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The National

LIFE INSURANCE

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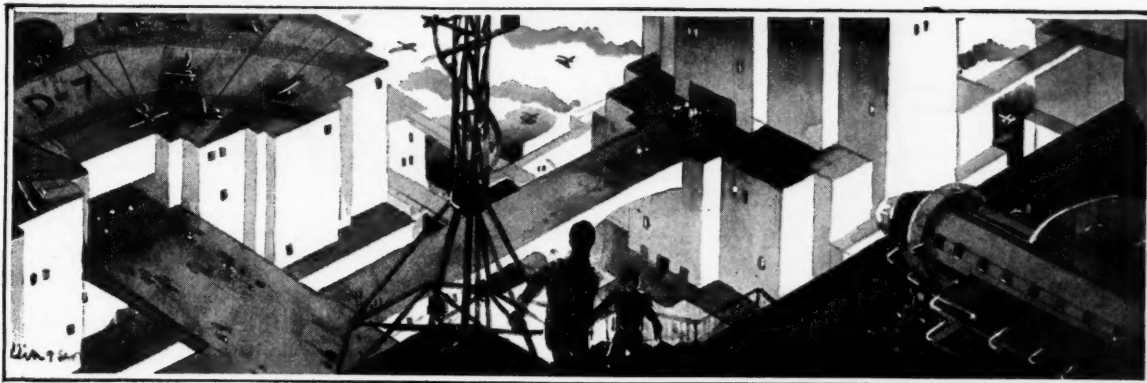
In Two Parts FRIDAY, JULY 20, 1934 Part One

The Equitable looks back 75 years

JUL 20 1934



... and 75 years ahead!



Not For a Day, But For All Time

The Equitable was founded in 1859—
Three Quarters of a Century ago.

Conditions of living have changed
in these 75 years. Even greater changes
may occur during the next 75 years.
But whatever the future customs of our
people, life will always be uncertain for
the individual. Support will be required
for dependents, as well as provision for
the needs of old age

During the last 75 years The Equitable
has paid more than Three Billion Two
Hundred Million Dollars to policy-
holders and beneficiaries. It now has in
force over 1,600,000 policies for more

than Six Billions of Insurance. During
the next 75 years the payments provided
for under these existing policies will also
have been made—to aid stricken fami-
lies, to keep children in school, sustain
people in old age and prevent poverty.

Concurrently many additional
Billions of insurance will have
been issued for similar
beneficent purposes.
Thus, while generations
come and go, The
Equitable Life Assur-
ance Society stays and
pays.



THE EQUITABLE

FAIR—JUST

LIFE ASSURANCE

SECURITY—PEACE OF MIND

SOCIETY

MUTUAL—COOPERATIVE

OF THE U.S.

NATION-WIDE SERVICE

Thomas I. Parkinson, President
393 Seventh Ave., New York, N. Y.



1864 .

. 1934

Whose Achievement is This?

IS IT A TRIBUTE

To the founder of The Travelers, James G. Batterson, whose Company wrote America's first Accident Insurance in 1864?

To his associates and successors who pioneered in other fields of insurance and built up the Life, Casualty and Fire business, making this organization the largest multiple-line insurance company in America?

To The Travelers Representatives who sold the many forms of insurance protection throughout the United States and Canada?

To the policyholders of The Travelers who employed the organization as means of protecting themselves, their families and their business establishments?

IT IS A TRIBUTE

To all of these—to their ingenuity, their industry, their integrity and their foresight.

THE TRAVELERS

L. EDMUND ZACHER, President

The Travelers Insurance Company

The Travelers Fire Insurance Company

The Travelers Indemnity Company

HARTFORD

CONNECTICUT

1934 . The 70th Anniversary of The Travelers Insurance Company

The National Underwriter

LIFE INSURANCE EDITION

Thirty-Eighth Year—No. 29

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, FRIDAY, JULY 20, 1934

\$3.00 Per Year, 15 Cents a Copy

Six-Month Sales Gain 16 Percent

Life Presidents Report 10.9 Percent Increase in June Total

GROUP SETS A RECORD

Ordinary Shows 12.8 Percent Gain for First Half and 10.5 Percent for June

NEW YORK, July 19.—New life insurance sales for the first half of 1934 increased 16.3 percent and June production showed a 10.9 percent gain, according to the Life Presidents Association, representing 42 companies having 85 percent of the total life insurance in force. The six-month total new business of these companies was \$4,449,687,000 this year against \$3,826,444,000 in 1933.

New ordinary was \$2,916,013,000 against \$2,586,136,000, increase of 12.8 percent; industrial \$1,279,883,000 against \$1,096,119,000, increase 16.8 percent and group sales were \$253,791,000 against \$144,189,000, increase 76 percent.

For June, the total new business of all classes written by the 42 companies was \$762,490,000 against \$687,776,000 during June, 1933. New ordinary was \$493,205,000 against \$446,435,000, increase 10.5 percent; industrial, \$211,473,000 against \$198,046,000, increase 6.8 percent, and group \$57,812,000 against \$43,295,000, increase 33.5 percent.

The new paid-for business written during each of the first six months of 1933 and 1934, and percentage increases or decreases, are shown in the following table:

		Ordinary		1934
		1933	1934	Over
				1933
Jan.	\$ 423,573,000	\$ 435,676,000	2.9%	
Feb.	424,482,000	424,395,000	—0.2	
March	435,308,000	526,280,000	20.9	
April	423,605,000	511,915,000	20.8	
May	432,732,000	524,542,000	21.2	
June	446,435,000	493,205,000	10.5	
	\$2,586,136,000	\$2,916,013,000	12.8	
		Industrial		
Jan.	\$ 168,312,000	\$ 197,108,000	17.1%	
Feb.	168,400,000	196,816,000	16.9	
March	187,761,000	228,107,000	21.5	
April	183,462,000	220,366,000	20.1	
May	190,138,000	226,012,000	18.9	
June	198,046,000	211,473,000	6.8	
	\$1,096,119,000	\$1,279,883,000	16.8	
		Group		
Jan.	\$ 22,546,000	\$ 32,673,000	44.9%	
Feb.	16,842,000	26,862,000	59.5	
March	17,345,000	33,241,000	91.6	
April	21,711,000	62,214,000	186.6	
May	22,450,000	40,989,000	82.6	
June	43,295,000	57,812,000	33.5	
	\$ 144,189,000	\$ 253,791,000	76.0	
		Total		
Jan.	\$ 614,431,000	\$ 665,457,000	8.3%	
Feb.	609,725,000	648,073,000	6.3	
March	640,414,000	787,628,000	23.0	
April	628,778,000	794,495,000	26.4	
May	645,320,000	791,544,000	22.7	
June	687,776,000	762,490,000	10.9	
	\$3,826,444,000	\$4,449,687,000	16.2	

Unusual Farm Purchase Plan Offered by Mutual Benefit

TO PROVIDE TENANT ADVISERS

Strong Stimulation to City Men to Buy Lands and Hedge on Inflation Is Given

The Mutual Benefit aggressively has attacked the problem presented by farm lands taken over under foreclosures, offering an unusual plan of purchase designed to fit the needs of city men looking for an inflation shock absorber and sound investment.

The plan which is being offered initially through Evans, DeVore & Co. of Crawfordville, Ind., Mutual Benefit loan agents for many years in central Indiana and western Ohio, has many advantages including a low down payment, amortization of mortgage, low interest rate, guaranty of tenant and local supervision by a successful farmer, and as well supervision by traveling agricultural school graduates employed by the company.

Prices Asked Are Low

The acreage prices asked are unusually low, it being said the best farms in Indiana and western Ohio can be purchased from the company under this plan for around \$62.50 per acre, including all improvements.

The illustration given is a 160-acre farm in central Indiana at \$62.50 an acre, or \$10,000 total. The down payment is \$1,500. A tenant is guaranteed, the tenant to get 50 percent of the crop yield. A neighboring successful farmer will be selected by the company, to receive 5 percent of the crop in exchange for active supervision. The purchaser receives 45 percent.

Later payments on principal can be made, with reduction in interest, and entire loan can be paid at one time. Interest is payable semi-annually. Additional required annual payments of purchase price may total as little as 15 percent in first five years, and less in second five years, if desired. Deed will be given when 30 percent of purchase price has been paid.

Hedging Against Inflation

The company is said to have secured the services of six graduates of agricultural colleges to direct and supervise the farms purchased. These men travel, visiting the various farms, advising the tenants and local farmer advisers as to the best methods, and serving as observers for the purchasers, reporting on activities.

With this plan a city man who has idle money can own farm property without any of the burden of supervision and with assurance that his tenant

Move Is Being Made to Change Office to Chicago

SUBJECT IS BEING VOTED ON

American Life Convention May Transfer Executive Headquarters if Sentiment Is Favorable

The American Life Convention may move its headquarters to Chicago. It is now in the Shell building in St. Louis, having gone there from Omaha when Claris Adams became general counsel and manager. When the question of establishing headquarters in another city came up, Chicago was recognized as having many virtues, especially being centrally located. At that time however there was a fear that the Chicago companies might exert too much immediate influence. Unfortunately with the downfall of the Illinois Life and National Life, U. S. A., the influence is considerably lessened. The question of a change to Chicago at this time has been discussed in the executive committee of the convention and the feeling is growing that the time has come now to transfer the headquarters to that city which is more convenient to reach. Chicago will probably be the permanent convention city and hence there is some value in having the headquarters close at hand. The subject is being put up to the members for consideration and their vote is being asked.

will not neglect the farm nor will he divert a part of the crop to his own use as so often occurs. The purchaser of course must pay the taxes.

The plan undoubtedly will be of great interest to other life companies. But aside from serving as a great stimulus to purchase of farms taken over under foreclosure, it will be another tool in the kit of the agent. When he strikes a man who hesitates to buy life insurance or an annuity because of the threat of inflation, the agent can meet the objection by offering the farm plan with an interest in actual property as a means of hedging against inflation. The agent will be able to point out that the property enhances in value as the purchasing power of the dollar decreases.

"Life Payments Number" Is Published This Week

With this week's issue of The National Underwriter goes the annual "Life Payments Number", showing how \$3,465,224,187 was distributed by life insurance companies in 1933. It is an impressive volume and agents will find it a valuable visual sales book. Widespread newspaper comment on the "Life Payments Number" will do much toward creating a favorable attitude toward life insurance. Agents should cash in on this publicity by devoting at least the next week to soliciting with the "Life Payments Number".

Net Yield Puzzle Bothers Officials

Strong Rumors Companies Will Further Increase Rates on Single Premium Forms

EXECUTIVES IN DILEMMA

Neither Long Nor Short Term Governments Satisfactory—President Loomis Gives Views

Substance has been given to the many rumors of impending increases in annuity rates due to the slump in yield on investments, by the action of a number of companies in drastically reducing their limits on single premium annuities, life contracts and short term endowments. It has been said many times in the past few months that while of course there is no real danger that net yield will ever fall below the guaranteed rate of return on life insurance contracts, nevertheless it is approaching alarmingly close.

President Loomis of the Connecticut Mutual is one of the first executives to admit that the companies are face to face with a situation in which they cannot invest satisfactorily either in long term or short term securities. He contributed a significant article in July "Commotops," publication of his company. In this he showed that of the United States obligations held, only 8.8 percent returned in excess of 3 percent yield.

Low Yield Is Noted

On a current market valuation, 31.9 percent would net nothing held to maturity, 26.3 percent less than 1 percent; 13.5 percent, from 1 to 2 percent; 19.6 percent, from 2 percent to 3 percent.

"We are now midway between these two dominant ideas; shall we carry short term money without any return, and wait for a better market, or make substantial commitment in long term securities of the highest grade at very unsatisfactory rates of interest?" Mr. Loomis stated.

"We are reluctant to make long term commitments at effective rates of interest approximating the level of the reserve rate. Whatever may be the reason, a sufficient supply of securities to meet life insurance requirements at anything like a reasonable rate of interest is not now available.

Uncertain as to Causes

"There is much division of opinion whether the drying up of new security issues is caused by lack of confidence, profits in prospect too thin to cover the risk, or the unwillingness of corporate officials to assume the degree of responsibility imposed by the recently enacted securities act.

"Inasmuch as life insurance liability reserves accumulate at a given rate of interest, regardless of whether or not

(CONTINUED ON PAGE 8)

Recruiting Problems of Today Revive Salary-plus-bonus Idea

NEW YORK, July 19.—Notwithstanding the 16 percent increase in paid business for the first half year, general agents and managers are finding more difficulty with recruiting than at any time in the last five years. Some of the trouble is due to a greater scarcity of available men. Some is due to a changed attitude on the part of agency heads as to the type of men they will take and the amount of financing they will do for them.

Some of the offices known for their aggressive recruiting activities are doing interesting experimental work which may in time prove valuable aid. Others are using time-tried tactics more extensively and on a wider front. It is too early to tell just where the remedy lies.

Recruiting Presents Many Difficulties

Even if general agents had not tightened up on selection and financing of new men, it would be easy to understand why recruiting has become more of a problem. There is still the same difficulty that prevailed all through depression of getting good men to quit paying jobs to take up life insurance selling. Before that it was not uncommon for promising men getting \$4,000 or \$5,000 a year in what they considered a dead-end job to give it up and become life agents.

In addition, better business conditions in the last six months have permitted many of the better men among the unemployed who might have been considering going into life insurance to return to their former lines of work.

Three Barriers Face New Agents of Today

The prospective new agent has three very tough hurdles to get over before he even gets into the business, and though he may surmount them there is no guaranty he will succeed. He must (1) be promising enough so the general agent will consider he has a good chance for success; (2) have \$700 to \$800 saved up to carry him for the first six months or so; (3) be willing to stake this amount on his chances of success in a new business.

At the close of the fifth year of the worst depression in history it is not surprising that few of those who can get over hurdle No. 1 can also clear the second. Nor is it amazing that anyone who is out of a job and still has enough to live on for six months hesitates to sink it in entering a business which he knows is highly competitive and has a notoriously high turnover among its salesmen.

General Agents Rarely Finance Men Now

On the other hand, general agents were never so leary of financing their agents, even men who have been with the agency for some time. Agency heads have seen too many cases where financing of agents has proven a serious if not crippling burden for the general agent.

In addition to this ever-firmer conviction on the folly of financing new men, general agents and managers have learned a good deal in the last five years about the type of man whom it is worth while to try to make into a life agent. If a manager brings a man into the business in defiance of what the last five years have taught, he is only kidding himself and the prospective agent, with all the odds pointing to a heavy loss for both.

An interesting experiment is being made by J. M. Fraser, general agent of

the Connecticut Mutual Life in New York City, and a consistently aggressive seeker after new men. He has engaged a supervisor whose sole duties are to find new prospective agents. As a result of letters to other general agents of the company in other sections of the country, Mr. Fraser received within a few days more than 25 names of New York City acquaintances of these general agents who might be of help in locating prospective agents. The agency also is sending with each premium receipt on a \$10,000 or larger policy a form letter asking for names of men who might make good agents. While he has done a considerable amount of newspaper advertising for new men in the last five years, Mr. Fraser has not found it very satisfactory. Much time is used up in handling replies and in interviews, and from all the advertising done during

the period the agency now has only one agent.

Largely as a result of the difficulty of getting good men into the business, there is a great deal more talk about the desirability of some sort of salary-plus-bonus plan for compensating agents. A year ago salaries for ordinary agents were generally considered visionary, impractical, and unsuited to the peculiar problem of life insurance selling. There is considerable thought now that salaries might be a good idea.

The main reason why any single agency fears to try the salary plan is the possibility that once an agent had shown he was a good producer he would have to be allowed to go on a commission basis or he would switch to some other agency which would give him the usual commission scale on his business. This would nullify much of

the benefit of the salary plan, it is feared, because there would be no chance to make enough profit on the good agents' business to offset the loss incurred in paying the less able salesmen.

Probable Result Would Be Two Types of Agents

However, it seems likely that this would be only a brief, transition situation. Unless the present commission basis were wiped out by the companies controlling the bulk of the business, it would seem more natural that there would be two classes of ordinary agents: (1) the top-notch producers, who, though in a small minority, produce the big majority of the business, and who would remain on commission; these require practically no supervision or financing, anyway, and operate like independent entrepreneurs with little or no supervision expense; and (2) agents who need close supervision, who will do pretty well if they have it, but will make a dismal failure if they try to manage their own activities.

This latter class might be the same type as agents now in the business who are having difficulty being their own bosses, and who might be helped a great deal by being responsible to a manager paying them a salary. On the other hand it might mean the development of a new type of agent, a man having the contacts and background usually possessed by the "ordinary" agent and at the same time the adaptability to work under close supervision that characterizes the successful industrial agent.

Such a man would have to realize his abilities and his limitations. He might gaze longingly at the supposedly greener pastures of the strictly commission agent, but he would soon discover that without the commission man's special ability to make use of the said pasture he was better off under competent management, with an assured salary for doing a type of work for which he is fitted.

Record Sales Continuing

Life Companies and Agencies Throughout Country Are Demonstrating That Business Recovery Is Well Started

The Union Central Life reports 90 percent of its agencies shared in a 100 percent increase in paid-for business for the first six months of 1934. New settled business for the entire field force totaled \$95,130,118, the highest figure since the first half of 1929.

The C. B. Knight New York City agency showed \$18,041,112 and the J. P. Devine Cincinnati agency \$7,522,476. The T. H. Daniel Atlanta agency also more than doubled its 1934 volume with sales totaling \$3,839,491.

Outstanding increases were also reported by the Kansas City and Dallas agencies while the James M. Woodhouse agency took high honors with a six-month total of \$3,312,225, more than 200 percent gain. The Boston agency sold more than \$1,000,000 in May and repeated with another million in June.

* * *

Indianapolis Life—June best month in paid business since December, 1931. President E. B. Raub honored in drive.

George Washington Life—June paid business gained 141 percent. Average size of applications in June increased 23.7 percent. President C. L. Preston honored in special day's drive.

Lamar Life—Six-month gain, 42 percent.

Bankers National Life—Insurance in force totals \$64,965,700, gain of \$4,000,000 in six months. Paid business for six months \$15,049,179, gain of 50 percent.

Bankers Union Life, Denver—Monthly gains increase for last six months from 4 percent in January to 74 percent in June. Six-month gain in insurance in force 10 percent.

Eureka-Maryland Assurance—Business 40 percent ahead for year.

Atlas Life, Okla.—Six-month gain in written business 25 percent, applications gain 69 percent.

Old Line Life, Milwaukee—Six-month paid business gained 28 percent, over 70 percent of general agencies show increases.

Kellogg Van Winkle Agency, Equitable of New York, Los Angeles.—Paid June volume, excluding group, over \$2,250,000, average premium over \$40 per \$1,000. In June 16 agents qualified for various production clubs, 54 qualified for trip to the 75th anniversary celebration at home office, 10 won trip on the S.S. Berengaria. Eleven unit managers qualified on the personal production and organization requirement basis. Special production campaign being conducted, to end near middle of August with barbeque. Hollywood office under District Manager Rudolph Wiedemann led western depart-

ment for six months and June business was \$598,729, premiums \$26,261. Last year this office led the western department in new premiums.

Home office agency Pacific Mutual, Los Angeles, J. H. Russell, manager.—First six months paid premiums 126.1 percent of figure for period last year; paid applications 120.4 percent, life applications 129 percent; average life-case \$3,192, average premium per \$1,000 increased to \$34.64 from last year; average premium per case \$136.35, compared with \$130 last year.

R. M. Ryan agency, Detroit, Equitable of New York.—Paid for \$8,500,000 new business, premiums \$275,000, increase 86 percent; June, paid for \$2,102,000, premiums \$68,500, largest month's business in four years. Unusually large proportion of annuities.

Wisconsin and Upper Michigan agency, Mutual Life of New York, Milwaukee.—130 percent of requirements paid-for in June, reports Manager G. T. Vermillion. Number of applications exceeded June, 1933, by 153 percent. For six months 150 percent gain.

Morton & Morton agency Connecticut Mutual, St. Louis, Mo.—Paid-for new business 54 percent increase; for first six months, gain 128 percent.

W. L. Nash, district manager Northwestern National, San Antonio.—June business increased 100 percent over May.

C. M. Sullivan agency, Union Central, Toledo.—New paid business for six months more than \$700,000, or nearly seven times as great as for same period in 1933. High mark in history of agency.

Griffin, Ingram & Pfaff agency, Equitable of Iowa, Chicago.—Led the field in June in volume of paid business on policyholders, with \$314,483. A. L. Lanphear of the agency led in personal paid production in June with \$276,724.

Rice Agency, Equitable of Iowa, in Pennsylvania.—Led field in paid business in June with \$542,434, followed by Griffin, Ingram & Pfaff, Chicago, with \$449,935, and Kansas City agency, H. A. Hedges, general agent, with \$379,481. Ten agencies paid for more than \$200,000 in business during June, and 28 agencies paid for more than \$100,000 during that period. The Kansas City agency leads the field in paid business for year to date, with \$1,659,155.

Judd C. Benson agency, Union Central, Kansas City.—Produced \$3,142,335 new business in first six months, more than twice that of same period a year ago.

Six agents of the Central States Life qualified for the President's Club in May with perfect renewal records on business issued in the first four months of

1933 and exposed to renewal in 1934. They are Troy Clark, Tony Dussex, Lawrence Fritz, I. S. McClelland, Gregory O'Shea and A. C. Wright. E. R. Hinkle and E. F. Nieburg made the club by renewing better than 75 percent of their exposed business in the four months.

A. P. Thomas of Louisville, general agent Washington National, led the company's force in paid business in the club year, and became president of the ordinary department "Quarter Million Club," at the home office convention just held at the Edgewater Beach Hotel, Chicago, July 15-17. General Agent E. G. Walts, Memphis, was most consistent producer, and June 30 completed 113 consecutive weeks of production. He becomes president of the App-A-Week club.

E. W. Albachten, Detroit, Pacific Mutual Life.—Six-month gain in paid business 235 percent. Successful June drive for non-cancellable accident and health celebrated with yachting party.

A. A. Dewar, Los Angeles, Equitable Life of New York.—Six-month increase 66 percent. June sixth best month in agency's history. Out of 85 agents 33 qualify for company convention.

Thomas J. Blinder, Portland, Ore.—Equitable Life of Iowa.—June volume \$500,000, double best month in history.

John A. Stevenson, Philadelphia, Penn. Mutual Life.—June total \$3,147,607. Fifty-five agents qualify for \$20,000 leaders club in June with \$2,126,034 total.

Midwest Life—Six month total new business \$1,346,982, gain of 85 percent. Accident premiums total \$2,917, a 140 percent gain.

Hercules Starting Active Campaign

Brochure to Be Sent on All Inquiries in Mail Drive Is Off Press

POSITION IS SET FORTH

Aim Is Most Economical and Safest Insurance—Leads to Be Sent to Agents

A nation-wide campaign of the Hercules Life, Chicago, for life insurance business by mail on non-medical basis, and through agents has been started with a double-page spread in the Sears, Roebuck & Co. general catalogue, distribution of which probably will be started this week. The life insurance section in the catalogue is restrained in tone. It contains a coupon offering ordinary life, limited pay, endowment, retirement income and term up to \$2,500 between ages 21-45 without medical examination. Policies up to the company's limits will be issued at ages 15-60 inclusive for men, and 15-55 inclusive for women, up to the company's limits, based on medical examination.

The listing also offers an instructive pamphlet on life insurance. The policies are participating.

Economy, Privacy Stressed

It is stressed that behind the contracts are Sears economy, dependability, security, stability and privacy. It is stated that the Hercules "has no mortgages based on inflated costs or inflated land values; it has no bonds or securities bought at 1929 prices." Its chief investment is in government bonds.

One page of the listing is devoted to outlining the general uses of life insurance, to build an estate, guarantee education for children, guarantee the policyholder an income for old age, protect property from foreclosure.

Pamphlet Gives Fundamentals

"The directors . . . will never permit the possibility of profits from excess interest to sway their judgment into investing in any security merely because it offers a relatively high interest return," the brochure pledges. "The first consideration in the purchase of any security will be the safety of policyholders' funds. It has been definitely established as an unchanging rule of the company that all funds—capital, surplus and premium payments—will be invested in only the very highest grade securities." It is noted that Hercules' methods of providing for reserves conform to the legal requirements of all states.

It is emphasized that general management, legal, statistical, accounting, publicity, advertising and other operating expenses are divided with the Allstate Insurance and Allstate Fire.

It is stated that life companies have made great profit from mortality savings and from earning larger interest return than necessary to fulfill the contracts. Such savings, the Hercules states, will be returned in large part to policyholders in dividends.

The pamphlet explains fundamentals of the needs for life insurance and how it may be employed, and also the five popular forms issued by the Hercules.

If desired, first payment need be only a quarterly premium. Thereafter, payments may be made monthly for as little as \$5. Single, wage-earning women who are regularly employed are the only

(CONTINUED ON PAGE 8)

Plans Being Outlined for A. L. C. Annual Gathering

NOLLEN PROGRAM CHAIRMAN

American Life Convention Announces Some of the Features of Its Forthcoming Meeting

Preliminary preparations are under way for the annual meeting of the American Life Convention at the Edgewater Beach Hotel, Chicago, Oct. 8-12. Gerard S. Nollen, president, Bankers Life of Des Moines, is chairman of the program committee. The other members are A. J. McAndless, first vice-president, Lincoln National Life and R. E. Sweeney, president, State Life of Indianapolis.

Legal Section Meeting

The Legal Section will meet in advance of the main meeting of the convention. It will meet Oct. 8-9. The Financial Section will meet Oct. 9.

The general sessions of the convention will open on the morning of Oct. 10, and terminate at noon, Oct. 12. The program on Oct. 12 will be under the auspices of the Agency Section. The Industrial Section is to gather on the afternoon of Oct. 11. The afternoon of Oct. 12 will be devoted to the executive session.

The general headquarters of the American Life Convention in St. Louis, has forwarded to the members and others interested a complete index of all of the proceedings of the annual meetings from 1906 to 1933, inclusive. The 40-page index includes not only the general sessions of the main body, but also the various meetings of the Legal, Medical, Financial, Industrial and Home Office Management Sections.

Has 13 Agents Join in Breakfast, Friday, 13th

Fritz A. Lichtenberg, general agent Massachusetts Mutual, Columbus, O., defied all superstition last Friday, the 13th, when he summoned 13 of his field workers to an early morning breakfast at a downtown hotel. He impressed upon them that there is no ground for superstition, that Friday, the 13th, is just as good a day as any other for the soliciting of life insurance and told them to go out and do their best. So far, no casualties have been reported as a result.

Registrations for Million Dollar Table Numerous

Registrations for the 1934 Million Dollar Round Table breakfast session, to be held Sept. 26, in connection with the convention of the National Association of Life Underwriters, are being received in substantial numbers, and every indication points to a large and enthusiastic attendance, according to the chairman, Thomas M. Scott of Philadelphia.

Some of the biggest personal producers are going to tell the how and why of business life insurance, insured incomes for beneficiaries and old age, rebuilding depleted estates, prospecting, service to policyholders, inheritance tax coverage, the new income and inheritance tax situation, and other pertinent and live subjects at the Milwaukee convention.

Any million dollar producers who may not have registered are urged at once to get in touch with Mr. Scott, care of the Penn Mutual Life, Independence Square, Philadelphia.

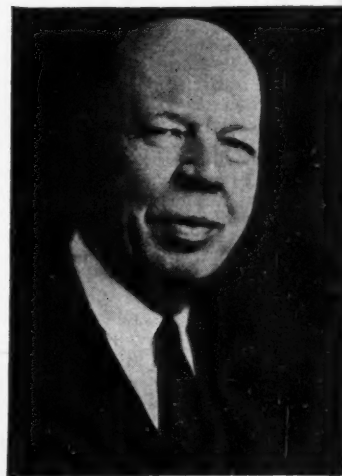
Franklin Life At Half-Century Mark

Golden Anniversary to Be Celebrated at Agency Convention July 23

NEW DEVELOPMENT PLAN

President Henry M. Merriam to Give Details of New Opportunities for Company's Agents

SPRINGFIELD, ILL., July 19.—The Franklin Life's three-day golden anniversary convention of agency clubs at the home office here, opens on the company's 50th birthday, July 23. President Henry M. Merriam, in opening the program, will tell about the Franklin's new agency building policy, by which the company will endeavor to cultivate agency building talent possessed by any Franklin field man who will do his part by conscientious effort



HENRY M. MERRIAM

towards self-improvement. New territories and general agency replacements will, whenever possible, be filled by promotions from within the company's field organization provided a candidate for advancement is deemed ready. As a training measure the company encourages every agent to select, coach and induct new men into the life insurance business; the successes of such new men being regarded as an index of the agent's managerial ability.

Expansion from Inside

Although the company much prefers to expand its agency force from the inside by acquiring new agents through the efforts of present members of its organization, independent applicants for contracts as agents or general agents will receive every consideration. The company's viewpoint is that a Franklin candidate striving for advancement is likely to do a better Franklin job than someone else; and when there is an opening for advancement it may be filled immediately by a Franklin man who has prepared himself for it.

Agency club officers announced by Rollin Young, agency vice-president, are: George Gorowitz, Detroit, general agent, president \$250,000 Club, and Kenneth Hoskins, Lufkin, Tex., general agent, vice-president. Officers of the \$100,000 Club are Maurice Miller, Sherman, Tex., general agent, president and J. W. Feldwisch, St. Louis, vice-president. The office of president in both clubs carries with it a cash award of \$100, while vice-presidents receive \$75. Offices are awarded for the largest

(CONTINUED ON PAGE 8)

A Name That Sells

The Salary Continuance approach currently and successfully used by so many companies is new in name but not in idea. A good name frequently is worth more than the sales talk itself. Salary Continuance immediately pictures a problem which the average salary-earner knows would confront his wife if he were suddenly to go before a sufficient reserve had been built up by savings. He listens avidly to a plan that would assure an income for his wife for a period sufficiently long to enable her, in security and comfort, to adjust herself to her new situation. This the Salary Continuance Plan admirably does, with its definite income of usually from one to five years.

But, for the underwriter, that is not all. This plan having provided a non-resisted approach, he is able, if circumstances warrant, to suggest a different plan, that supplies more nearly permanent family protection.

And, of course, a Salary Continuance policy is a satisfying possession for a vacationist.

THE PENN MUTUAL LIFE INSURANCE CO.

Independence Square

WM. A. LAW, President

Philadelphia

★

Relief work★ that pays DIVIDENDS

★

Every life insurance company today has policyholders who need help

... policyholders who have borrowed the limit
... policyholders whose policies have lapsed
... policyholders who, for one reason or another, should have their policies rewritten.

★ That is the work done—on a national scale—by a trained force of representatives—by the American Conservation Company. *For details write us today.*

AMERICAN CONSERVATION COMPANY ★ LIFE INSURANCE SERVICE
307 NORTH MICHIGAN AVENUE, CHICAGO ★ HERBERT G. SHIMP, PRESIDENT

Payments Barred By Kindly Court

Pacific States Life and Various
Classes of Claimants Sued by
Officers and Directors

NEW STUFF IS REVEALED

Release of Deposits Is One of the Re-
quests in Strange Suit at
Denver

An injunction against paying claims is part of an order in a suit against the Pacific States Life of Denver and Hollywood. A kindly court at Denver has just restrained the officers and directors from making any payments of cash surrender, loan and endowment claims against the company but generously provides that they may pay death and disability claims against the company as cash therefor is available and apparently allows the sale of securities to pay "necessary expenses."

The court begins by prescribing that all payments upon policy claims of every kind and nature, against the Pacific States Life, which shall be made by the directors and officers shall be made in accordance with the provisions of chapter 112, session laws 1933 of Colorado. Then after restraining payments for cash surrenders and permitting payments for death and disability claims, the court adds a highly interesting paragraph. The officers and directors are enjoined and restrained from transfer-

ring, exchanging, assigning, encumbering, hypothecating or otherwise disposing of the securities, mortgages, stocks, bonds and any and all other assets of the Pacific States Life. This sounds quite strict, but the court goes on and provides that this shall not be construed to prevent the plaintiffs from making payments under chapter 112, or from making "reasonable disbursements for expense of management."

They Shall Not Want

A casual reader of the court order, and apparently there will be many readers, as it has been put in printed form, may observe that the officers will be under the painful necessity of refusing to pay cash surrender, loan and endowment claims against the company, but are under the rather more pleasant privilege of disposing of the assets for expenses, which might include salaries.

Strange to say, the officers and directors themselves brought the suit in which this surprising but perhaps not unpleasant kick-back occurred. Their petition told the court of the impairment of the company and of the fact that it was brought under the reconstruction law of Colorado, which imposed liens on the policy obligations.

The officers and directors were plaintiffs and the suit was against the Pacific States Life, a corporation, Jackson Cochrane, commissioner of insurance of Colorado, Paul P. Prosser, attorney-general of Colorado and various representatives of the different classes of claimants.

Mysterious Defendants

The numerous defendants do not seem to have been on the case very strong. A certain number of persons are named, in the petition, as holders of certificates of stock of the Pacific States Life, "defending" for themselves and for the benefit of all others similarly situated. How the officers and directors, when they brought the petition, knew that the persons named would "defend" for them-

selves or anybody else is not disclosed, inasmuch as it is asserted in the petition that they are not under the control of the plaintiffs or of said company.

The same applies to another group, named as holders of policies of insurance, "defending" for themselves and for the benefit of all others; representatives of claimants for cash surrender values, "defending" for themselves and for the benefit of all others; another group claimants for death benefits, "defending" for themselves and others; another group holders of collateral trust bonds, "defending" for themselves and others; still another group of holders of certificates of credit, defending for themselves and others.

The collateral trust bonds are an ingenious device not commonly found in life companies. Paragraph 7 of the petition states that during the past several months the Pacific States issued to persons then having death claims and claims for cash surrender values certain obligations in the form of collateral trust bonds secured by the deposit of assets of the company with the Union Trust Company of Denver as trustee for said bond-holders, and that the holders of the bonds are in number about 2,000.

An even more unusual group are the holders of certificates of credit. Paragraph 8 says that the company issued to certain applicants for surrender or loan values certain instruments designated certificates of credit, in lieu of payments upon such applications, such said holders of certificates of credit being in number approximately 144. Somehow this last device recalls the friends who agreed each to deposit a gold piece in the coffin of a friend. The last one took out the gold pieces and put in a check.

A request in the petition is for the release of deposits held by various states. The deposits thus total \$517,260, or \$577,260 if a \$60,000 note is included.

Mutualization of the company under chapter 112 of the Colorado laws and the imposition of liens on policies is

dealt with in paragraph 10. It is stated that on the valuations adopted by the Colorado commissioner the capital and reserve of the company became impaired prior to March, 1934. The question is raised when the liens took effect, whether they applied to reserve values only or to all obligations of the company, including accumulated and matured death and endowment claims and demands for cash and loan values. Paragraph 11 relates the suits pending against the company and shows the need of the officers for injunctions against such claims. The petition asks for a ruling of the court on the various obligations and the extent of the liens, under the declaratory judgment law of Colorado.

A statement in the petition that the officers do not regard the Chicago National business as under assumption is rather surprising, as the company was recently in court in Chicago strenuously resisting an attempt to undo the reinsurance of that company, and a demand of the Illinois department for an examination to trace the assets. Just last week a court in Chicago has ruled against an intervening petition designed to upset that reinsurance.

Abner Thorp, Jr., Weds

Friends of Abner Thorp, Jr., of Cincinnati received announcement this week of his marriage in Charleston, S. C., to Miss Jean Clark Howe, daughter of Mr. and Mrs. Gedney H. Howe of that city. Mr. Thorp is the well known editor of the "Diamond Life Bulletins," published by THE NATIONAL UNDERWRITER.

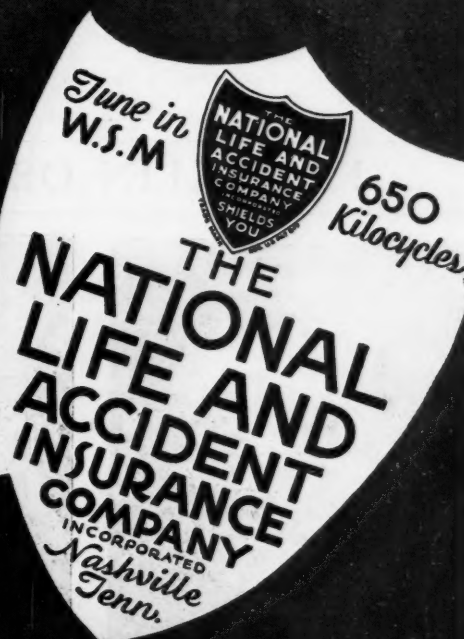
Mrs. Thorp was a student at the Cincinnati Conservatory of Music and pianist in the Cincinnati Symphony Orchestra. They will return to Cincinnati Monday and then go to Europe in September, where Mrs. Thorp will continue her studies. She has a sister who studies violin and piano at the Cincinnati conservatory.

Mr. Thorp is a widower.

\$20,000 PAID in CLAIMS
each working day in 1933

● Proof that the SHIELD company promptly carries out the letter and spirit of its contracts.

The "SHIELD" Company is noted for its promptness in paying claims.



Convention of Washington National Held in Chicago

IMPRESSIVE RECORD CITED

More Than 150 Representatives Gather for Annual Session—Premium Vol- ume Sets New High

Approximately 150 managers, general agents and field representatives attended the Washington National convention in Chicago. H. R. Kendall, chairman of the board, presided at the opening session and delivered the address of welcome. Mr. Kendall briefly sketched the history of the company since its organization in 1911 at Springfield, Ill., when he personally wrote the first application with a premium of 25 cents. Now the company has 1,200,000 policyholders and has paid \$24,000,000 to policyholders since organization.

G. R. Kendall, president, stated that no securities had been sold during the depression nor have any RFC loans been made and the company now has \$2 assets for each dollar of liability. He said the company since Jan. 1 has had the greatest premium volume for any other similar period in its history.

Fine Depression Record

J. F. Ramey, vice-president and secretary, stated throughout the depression years the company showed an increase in surplus and he expressed the belief that an upward trend has set in. An insurance company in order to succeed must have "both capital and character," he said. In 1926 the Washington National had \$550,000 capital and surplus and \$1,112,000 assets. Today it has \$1,250,000 capital and surplus and since June 1 has gone over the three million mark in assets. The Washington National now has more teachers group insurance in force than any other company, he said. The group department has more than tripled its income since 1926. In 1933 when the banks were closed the group department wrote over 500 teachers who paid for their premiums in cash. A short time ago the company took over the newspaper accident and health business of the Continental Life of Missouri which involved over 154,000 policyholders. The casualty department will collect \$2,000,000 in premiums in 1934. More casualty applications have been received the first six months of 1934 than for the entire

year 1933. The company is in a highly liquid position having \$697,000 invested in government bonds, \$300,000 in state bonds and \$817,000 in municipal and county bonds.

"Personal Leadership and the Handling of Men" was discussed by Dr. W. A. Granville, director of publications. Men look to those above them for guidance, counsel and to set the example. To handle men in the mass requires ability of the highest order. The manager must have high character, impeccable honesty and ability. The ability to pick men is a necessary requisite of the successful insurance leader.

Awards to Leaders

Awards were made to leaders who made outstanding results by H. R. Kendall and G. R. Kendall. The leading managers in the industrial department for increase in the fiscal year were: Class AAA, J. J. Krist, Baltimore, Class AA, I. L. Lingle, Atlanta; Class A, H. P. Reeves, Memphis. Managers receiving awards for collections in the fiscal year were: AAA, J. A. Chappel, Cleveland; AA, H. Garside, Atlantic City; A, R. E. Thompson, Phoenix.

Leaders in net returns were: AAA, C. G. Schillerstrom, Louisville; AA, A. E. Wasser, Columbus; A, S. J. Hayden, Cairo. Leading general agents in the casualty department were: N. R. Glenn, Atlanta, for the largest writing and the largest increase for the year; Lem Crow, Nashville, for the largest percentage increase for the year, and F. C. Grovey, Oklahoma City, for the largest number of producing agents.

Ordinary Department Leaders

Ordinary department leaders were: A. P. Thomas, Louisville, largest paid for business; E. G. Waltz, Memphis, 113 consecutive weeks production, and W. R. McClelland, Dallas, largest increase in force for club year.

A series of five-minute talks were delivered by Vice-presidents J. J. Krist, Curtis P. Kendall, H. Brooks Kendall; L. B. Hoge, W. Konawel, T. W. Leonard, supervisor, and C. B. Crawford, senior vice-president. H. M. Lukins, general counsel, made the concluding speech.

J. F. Houlihan, superintendent of agencies, and C. H. Conrad, special representative, gave short talks following a luncheon. Tuesday morning was given over to eight divisional and departmental conferences and the afternoon was spent at the Shawnee Country Club. Wilmette, Ill., and visiting the home office.

Tendency Indicated by the Frazier Amendment Feared

MINIMIZE PRACTICAL EFFECT

Decision in Chicago Court That "City Property Owners Also Entitled to Relief" Is Cited

While executives of life companies do not fear the effect of the Frazier farm bill passed by Congress so far as the individual farmers are concerned, although some are in immediate trouble, the fear comes from the possibility of the farmers as a class being affected by the new law. The law leaves the impression that the farmers are to be treated in a special way and that they are to be given considerable assistance. The farmers as a class probably feel that they have been imposed upon and that the corporations and city people have been making the big money. The life companies fear there may be a general let down on the part of farmers that can pay their obligations, inasmuch as they may have the mental attitude that they are deserving of special consideration.

Deficiency Judgment Refused

It showed the trend of the times when companies were interested in the action of Superior Judge H. A. Lewis in Chicago in refusing to grant a deficiency judgment on a mortgage foreclosure action on the ground that such decrees are against public policy. This is the first of the kind in Illinois. The decision was made in an action brought against Jarvis Hunt, the architect, by Joseph Eiger, real estate man. Mr. Eiger sought a deficiency judgment representing the difference between the mortgage on the property and the price at forced sale. In denying the decree Judge Lewis said: "I realize that the ruling shocks our theory of contracts, upheld for centuries, but I recognize these are not usual times. The courts should not fail to provide relief where the legislature has been remiss."

The judge cited as an authority for his decision the upholding by the United States Supreme Court of the foreclosure moratorium law in Minnesota. Judge Lewis said: "The law of Minnesota was primarily designed to aid farmers. By implication I believe the supreme court intended that city property owners were also entitled to relief." Life company men say that this is indicative of the sentiment that is prevailing in all di-

rections so far as debtors are concerned. Appreciation of first farm mortgage investments of life companies rather than any harmful results from passage of the Frazier farm moratorium bill and its signing by the President, is expected by a well known official of a midwestern life company.

As he analyzes it, persons trading in farms and those who bought property largely for the purpose of making a profit on a rising market, probably will not avail themselves of the new law. He divides mortgagors in three classes, one being those with inferior farm lands, the second with good average farms and the third with the best farms.

In the first field most companies it is believed have been conservative in their lending practices. Since values in this bracket were low, amount loaned was comparatively small. Many companies undoubtedly preferred not to loan at all on some of these poorer properties and did not do so.

Foreclosures in This Class

It is in this class that many of the foreclosures occurred. The farm owners were least able to meet principal and interest payments and the companies could not carry them indefinitely. Many of these properties have long since been taken over by the life companies.

In the second class lies the greatest opportunity for operation of the moratorium law. But even then, the executive believes, the effect will not be drastic on life company investments. In the third class he sees little danger of recourse to the moratorium.

The traders and others who bought farm lands to wait for the rising market, according to the official, may be expected to hang on without recourse to moratorium. The effect which he expects from operation of the law will be a rise in farm land prices due to taking many farms off the market. He considers that the new law would have no appreciable effect upon life companies since it will apply equally to the farm investments of all and the competitive situation would remain unchanged.

He is confident that a substantial rise in land values may be expected in the near future. He relates the case of a farm owned by his company on which a few weeks ago an offer of \$50 an acre was made by certain interests. The company had in the farm, in loans, improvements, etc., approximately \$80 an acre. The \$50 offer was rejected and a few days later an offer of \$60 was made. This was rejected and the bid was raised to \$80. The company could have gotten off that risk, breaking exactly even, but the higher bid was turned down. The official expects that the company before long will be able to realize more than \$100 an acre on this property.

He believes that companies holding farm mortgages today stand in enviable position. Every activity of government is being directed toward improving the conditions of farmers. The economists see inflation as certain.

The official believes farm values will rise along with merchandise, foodstuffs and products in the inflation period. Companies which have been criticised in the last four years because of having a large proportion of farm mortgages, he believes, will have their judgment justified.

Printer Too Ecstatic

In recording the June production of the Lutheran Mutual Aid of Waverly, Ia., in honor of President Hegg, the printer became ecstatic, anticipating what the June production a few years hence may be and the production appeared as \$7,079,250. It so happened that the Lutheran Mutual Aid's June production was the very creditable figure of \$1,079,250. As of July 1 this year, insurance in force of the Lutheran Mutual Aid amounted to \$35,374,979 and admitted assets were over the \$5,000,000 mark.

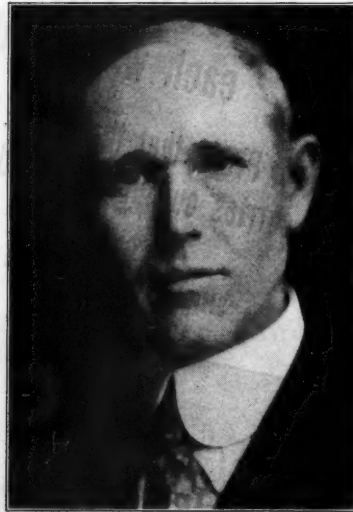
FRANKLIN OBSERVES ANNIVERSARY



HENRY ABELS
Vice-President



ROLLIN YOUNG
Agency Vice-President



JOSEPH W. JONES
Vice-President

The Franklin Life is holding its golden anniversary convention next week in Springfield, Ill. The above officials will take an active part in the program which will commemorate the Franklin's 50 years of progress.

Asks Not to Be Given Official Post Again



ARTHUR S. HOLMAN

Arthur S. Holman, manager for the Travelers at San Francisco, who is first vice-president of the National Association of Life Underwriters, announces that he has requested the advisory nominating committee of the National association not to consider his name for an official post in the National association next year. Mr. Holman has been progressing up the vice-presidential ladder for a number of years and it has been assumed that he would be elevated to the full vice-presidency at the Milwaukee convention with the likelihood that he would become president in 1935. Mr. Holman states that he would prefer to limit his activities in association work to the Pacific Coast.

Many Insurance Men of Ohio Boost M. L. Davey

Among the strongest supporters of Martin L. Davey, who is running on the Democratic ticket in the August primaries for governor of Ohio, are his insurance friends in the state. Mr. Davey is the noted "tree surgeon."

Mr. Davey carries \$800,000 life insurance, practically all of which was written by Robert L. Bowen, who is connected with the Northwestern Mutual Life in Cleveland. One-half of Mr. Davey's insurance is on the corporation and one-half on personal forms. Most of his insurance is on the endowment basis, since he believes in using insurance for building up reserves as well as for protection.

Known to Insurance Men

Mr. Davey made a big hit at the Cleveland meeting of the National Association of Life Underwriters several years ago. He also addressed the Atlantic City convention of that organization. In those addresses, he told how his business was actually saved because he was able to borrow quickly on his policies.

Mr. Davey was the speaker at the annual banquet of the Northwestern Mutual Life in 1929 at Milwaukee. He made such a favorable impression on the officers of that company that he was invited to serve on the policyholders' examining committee. He took a real interest in this work and became imbued with the idea that a great injustice is being done because of the high taxation of life insurance premiums.

Some years ago when an attempt was made to increase the already high tax on insurance premiums, he protested to the governor of Ohio and his intervention carried much weight. The tax was not increased.

At the annual conventions of his employees, he tells the value of life insur-

Penn Mutual Withdraws Its \$1,060 Bond from Market

APPEALED TO BIG INVESTORS

Participating Life Income Form Attracted Large Cash Payments, Creating Investment Problem

The Penn Mutual has withdrawn from the market its \$1,060 bond known as "participating life income." Henceforth the only means of purchasing this arrangement of protection and income from the Penn Mutual will be through separate single premium life policy with medical examination, and single premium life annuity. The company's limits on these are much lower than in the past.

The contract withdrawn was a combination of these two forms in one policy, sold at a premium of \$60 per \$1,000, the total single premium being \$1,060 per unit. In the past it returned 4.85 percent on the face value of \$1,000. The interest factor now is 4.25 percent. The contract was issued non-medical.

Sold by Other Companies

A number of companies formerly sold this contract at \$50 per \$1,000 premium. Several years ago they withdrew it because of excessive submissions and fear that the earning rate would go down. This since has come to pass. The Penn Mutual later put the contract back on the market.

Although no reason for withdrawal is officially given, it is assumed this is in line with action of most companies to discourage the strong tendency of the public to place surplus money in the hands of life companies and to shed responsibility and cares of investing under present doubtful conditions. The life companies, for their part, have become no more eager to assume this added burden of finding safe, conservative investments at a reasonable return, especially for funds which they receive, not through their normal function as insuring lines, but in more of a banking capacity.

ance and urges them to buy early and in large amounts. For years he made gifts of 20 year endowment policies to his older employees. At one time over 200 were so rewarded.

Mr. Davey has permitted the free distribution of his speech, "Why I Carry \$500,000 Life Insurance."

Another strong supporter of Mr. Davey among insurance men is John S. Marsh, general agent for the Northwestern Mutual in Cleveland.

Another strong supporter of Mr. Davey is F. N. Winkler, manager of the Cleveland office of the Mutual Benefit Life under J. F. Drewry & Co. of Cincinnati, Ohio, state managers. He also points out that Mr. Davey carries a large line of life insurance, has addressed insurance gatherings on numerous occasions and is a strong advocate of fair taxation as applied to life insurance.

Officials of Cosmopolitan Old Line Die in Air Crash

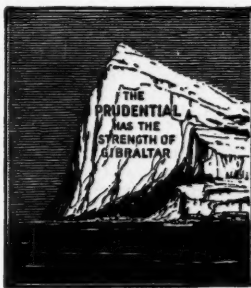
Vice-President D. H. Campbell and Superintendent of Agencies A. V. Andrews of the Cosmopolitan Old Line Life of Lincoln, Neb., were among those killed when an airplane in which they were riding crashed on a home-stead belonging to Mr. Andrews near Garfield, Mont.

The two officials had been visiting agencies in several states and had been in conference with insurance commissioners in Colorado, South Dakota, Wyoming and Montana, and were on their way to hunt and fish on the Andrews' ranch. Campbell was formerly examiner for the Nebraska department.

This Is Compensation!

"Selling Life Insurance," a dean of agents once said, "involves far more than merely 'earning a living.' There's the additional satisfaction of knowing you have helped somebody."

Widows Know!



The Prudential Insurance Company of America

EDWARD D. DUFFIELD, President

Home Office - Newark, New Jersey

LIKE LAMBS IN A FIELD



"We are like lambs in a field, sporting themselves under the eyes of the butcher, who chooses out first one and then another for his prey. So it is that in our good days we are all unconscious of the evil that Fate may have presently in store for us."

Thus philosophized Schopenhauer in 1819, and what he said then continues true today as applied to man's financial incompetence and blindness.

It is the life underwriter's great privilege to play the part of a benevolent shepherd, offering man faultless protection against his immemorial neglect of the future.



Inc. 1871
Bradford H. Walker
President

The Life Insurance Company
of Virginia
RICHMOND, VIRGINIA

Net Yield Puzzle Bothers Officials

(CONTINUED FROM PAGE 1)

the interest is earned, it must be evident that our investment department is constantly searching with exhaustless effort for outlets that will satisfy the demands of trust funds of the highest order and return a reasonable rate of interest for the benefit of the vast body of policyholders.

"Receipts from single premium policies and annuities as you know are running unusually high. The more difficult it is for us to invest the money, the greater the inducement for those possessing it to pass this responsibility on to others in whom they have confidence.

Connecticut Mutual Figures

"On June 1, the company had cash holdings of \$7,314,435 and a par value of \$17,117,550 of United States government obligations. At the current market price (June 22, 1934) only one issue of the government long term bonds nets enough to cover the requirements on our legal reserve liabilities, which is 3 percent. Under these conditions, holdings of United States government obligations in excess of the amount assumed to be needed to protect the outstanding demand obligations against the company, we consider as funds awaiting long term investment.

"By careful and persistent search we acquired during the first five months of the year corporate securities of the highest order in the amount of \$5,895,300 par value, the effective rate of return upon these securities averaging something more than 4 percent."

Not Pressed for Action

Mr. Loomis says fortunately turnover in investment structure by maturity and reinvestment each year is but a small percentage of the whole, and changes in the first five months of the year in the Connecticut Mutual's list of securities involved not more than 2.4 percent of the total. In view of solid investments of the past, the return upon which still holds the investment income at a fairly steady level, the Connecticut Mutual is not required to act hurriedly nor pressed to act unwisely while waiting for investment weather conditions to clear.

The nub of the company's investment problems is that a short term government investment offers only a very low rate of interest, and even the long term securities are at a yield low compared with that in normal times. The companies thus must buy either short term securities with a yield of 1 percent or a little more, or long term securities with the prospect of finding themselves eight or ten years hence with comparatively low returns. Otherwise they must maintain large cash accumulations. Many are electing the latter course. One company which normally carries about \$1,000,000 cash now has \$14,000,000; another which usually has \$1,000,000, now carries \$7,000,000.

Reduces Acceptance Limits

One of the companies which has just reduced its limits on single premium contracts is the Connecticut Mutual. The maximum limit on any one life within the present limitations of age at issue, new and existing, will be \$350,000 face amount. Not more than \$105,000 in aggregate will be accepted in any 12 months period either as single premium or insurance annuities or advance premium deposits on any one life.

Maximum limit on any one life new and existing will be an annuity of \$1,500 monthly, the single premium not exceeding \$250,000, with further limitations that not more than \$100,000 will be accepted in any 12 months period in a single premium annuity on any one life.

The company limits the amounts acceptable as advance premium deposits to not more than 20 payments, except

Six Months' Figures Reported

	New Paid Business First Six Months 1934	1933	Inc. or Dec. Ins. in Force for Six Months 1934	1933
American Life, Ala.	1,061,080	958,533	7,372,759	-6,371,677
Conn. Mutual Life	43,996,816	33,333,544	-3,470,481	-31,681,782
Eureka-Maryland Assur.	11,031,961	9,229,414	2,475,653	-1,401,540
Gulf States Security	3,997,325	1,932,325	1,451,376	-2,667,495
Lincoln National Life	60,338,077	41,427,052	-20,145,917	-68,038,029
Mutual Benefit Life	71,103,180	77,967,866	-6,864,686	5,529,288
Philadelphia Life	2,066,769	1,597,308	-2,391,023	-4,386,099
Policyholders Natl. Life, S. D.	1,859,938	1,062,477	815,910	-302,250
Pyramid Life, Ark.	1,454,000	948,787	200,000	-1,461,310
Rio Grande Natl. Life	1,374,585	1,011,500	158,585	-152,000
State Mutual Life, Mass.	17,352,727	14,174,131	12,325,841	22,224,815
West-Coast Life	7,312,733	6,317,683	-608,994	-3,293,502

Franklin Life At Half-Century Mark

(CONTINUED FROM PAGE 3)

amount of premiums, or the largest number of policies placed and settled for.

In a short historical survey of the Franklin's development, Henry Abels, vice-president, will present an interesting correlation of facts which he deems measurably responsible for the Franklin's steady and stable growth to its present status as the largest and oldest Illinois-chartered life company.

The Franklin was organized and launched to grow on the "small acorn to mighty oak" pattern on July 23, 1884.

Frank M. See, St. Louis general agent of the New England Mutual Life, will give three talks on "Personality in Selling," "Prospecting" and "Closing Sales." Joe S. Maryman, Aetna Life millionaire producer at Little Rock, Ark., who champions the cause and status of the "ordinary life insurance agent" will talk on "Just an Agent," Howard J. Burridge of THE NATIONAL UNDERWRITER will also talk. Company officers and agents have a full schedule for three business meetings.

Vice-president J. W. Jones and Alvin O. Merriam, Secretary Will Taylor and Actuary F. R. Jordan will lead business discussions on new business, premium rates, non-forfeiture values and disability, followed by short talks from General Agents W. J. Olive of Holland, Mich.; Guy A. Cowden of Springfield, O., and F. J. Budinger of Chicago. Agency Supervisors W. C. Peck and W. J. McGee are also to be heard from.

The last speaker on the program is Rollin Young, agency vice-president, on "Plans for the Future." The Franklin's increase of nearly 90 percent in paid business in the first half of 1934 and the recent announcement of a 12-day Caribbean cruise next January for agents who qualify, are regarded by Franklin fieldmen as indications of an expansion program on a new scale.

Entertainment Provided

Arrangements to seat 400 guests, visitors and invited home office people at a birthday dinner on the home office lawn have been made for July 23. A dance will follow at the Elks club roof garden.

Tuesday afternoon there will be an automobile trip to Old Salem National Park, former home of Abraham Lincoln and on Tuesday evening a dinner dance at the Illini Country Club. Golf, swimming and other entertainment is provided for those who prefer them. Special bridge luncheon and visits to Lincoln's home in Springfield and to the Lincoln tomb are scheduled for the wives of visiting agents who do not attend the business sessions.

on guaranteed endowment annuities and retirement income policies where present value at 4 percent interest of all future premiums will be accepted. It has a further limitation that not more than \$100,000 total will be accepted in connection with contracts on any one life, nor, for the present, of more than \$50,000 to be taken in any 12 months period.

Hercules Starting Active Campaign

(CONTINUED FROM PAGE 3)

women who will be considered for non-medical.

Three pages are devoted to questions and answers, followed by a perforated sheet of six coupons to be sent for rate card and application blanks.

Executive Office Moved

The Hercules Life has moved its executive and administrative office to the general office of Sears, Roebuck & Co., at West Arthington and South Homan avenues in Chicago. Hereafter the president, G. E. Humphrey, Vice-President Carl L. Odell and Walter E. Webb, head of the agency department, will be located at the head office. P. J. Lucey, receiver for the National Life, U. S. A., will remain in the old location at 29 South La Salle street. He is now preparing his final report on claims which, it is expected, will be ready in a few weeks. The Hercules Life will also have a service office for policyholders at 29 South La Salle street. Mr. Webb has been in Philadelphia conferring with L. J. Rosenwald of Sears, Roebuck & Co., who is chairman of the board of the Hercules Life.

New Connecticut General Manager in Los Angeles



W. G. GASTIL

W. G. Gastil has been appointed Los Angeles manager for the Connecticut General Life. He has been sales manager in the home office general agency of the Pacific Mutual under John H. Russell. He started in the business in 1925 and wrote over \$200,000 personally. He opened a number of new offices for the Pacific Mutual during four years he was manager of the Oakland, Cal., office. Mr. Gastil was on the program at the annual convention of the National Association of Life Underwriters in 1932.

New England Mutual Has Its Biggest Six Months

PRESIDENT SMITH ON 'PHONE

In National Broadcast Reports Number of Applications and Business Paid for Set New Record

Record-production in June added to the steady gains made in the first five months gave the New England Mutual the largest half year business both in number of applications received and new business paid for in any six months period in the company's history. Business in force as of June 30 increased from \$1,249,000,000 to \$1,267,000,000 and the company has more policies in force today than ever, President G. W. Smith stated in a countrywide telephone broadcast to agencies. He noted that the tide of terminations has slackened appreciably and apparently the corner has been turned in this respect this year.

The six months' new business figure was \$75,000,000, a gain of 33 percent over the same period last year. In June the New England received a greater number of applications than in any single month in its history. The June paid business exceeded by almost \$1,000,000 the large total of June, 1933.

Mr. Smith noted a reduction of 5 points in mortality. He said the addition of the large number of new policies written this year means addition of healthy lives which will contribute toward keeping mortality at a favorable level. The long-time persistent types of insurance are being purchased and the proportion of term insurance is decreasing. New premium income, exclusive of annuities, gained 43 percent.

Interest received from investments is greater than last year, he said, but the problem of investing current income and cash accumulations at adequate yields is very serious. The restrictions of the securities act have held up almost all corporate financing but President Smith expressed hope that the investment conditions would materially improve this year.

Surrender values paid in cash have decreased radically and requests for new policy loans have practically returned to the pre-depression level. Repayments of existing loans are 50 percent higher than at this time last year. Assets have grown steadily and are now \$5,000,000 greater than Jan. 1.

Hear Peoria Life Petition to Start with New Capital

PEORIA, ILL., July 19.—When counsel for the Peoria Life asked that hearing of its petition for leave to resume business with \$4,000,000 new capital again be continued, Circuit Judges J. E. Daily and H. J. Ingram made a peremptory setting for Friday morning at 9 o'clock, the hearing to be held then or the petition dismissed.

The judges stated from the bench they had been informed by Judge C. G. Briggles of the U. S. district court at Springfield, Ill., that he would rule upon a petition pending before him to put the company into bankruptcy for reorganization. If the petition in the federal court is granted, all proceedings in the state courts will be halted and there will be no need for the hearing Friday.

But if the federal court declines to take jurisdiction, Judge Daily said, he and Judge Ingram desired to dispose of the petition of the Peoria Life to rehabilitate the company with new capital.

If the company's proposal is found not feasible, Judge Daily said, the court desired to hear oral arguments next week upon bids which C. V. O'Hern, receiver, has received for reinsuring the business. Mr. O'Hern is ready to make his report upon the bids, Judge Daily said.

ACCIDENT AND HEALTH FIELD

Hoodoo Day Production High

Special Campaign for Accident Applications on Friday, the 13th, Brings in Record Volume

A special Friday, the 13th, drive broke all records in the Redfield & McGurk agency of the Mutual Benefit Health & Accident and United Benefit Life in Chicago. The day's production was 228 health and accident applications, and 23 life applications for \$46,000, with total premiums \$6,045. The agents averaged 13 applications each. The drive raised July production to date to more than that in all of July last year for accident and health, and double for life insurance. The accident and health premiums totaled \$4,921 and life \$1,124. There were 23 agents who produced accident and health business and seven life business. Nine agents produced at least 13 applications and were guests at a dinner.

Sam Koslow wrote \$13,000 life insurance and 13 health and accident applications. Louis Bromberg wrote 23 H. & A. apps, R. G. Gregory 13, with \$11,000 life insurance additional; C. B. Sims wrote 16 health and accident and \$4,000 life, all in the country. G. H. Horstman wrote 13 health and accident and \$6,000 life. There was no special preparation for the drive other than sending out the "Hoodoo Day" folder to prospects.

Many Offices Swell Production

The E. E. Henderson general agency of the Pacific Mutual in Chicago wrote 60 health and accident applications in the day, for over \$2,000 premiums. There were 19 participating in the effort and 13 attended a "Hoodoo Day" dinner. One man procured 13 applications.

Mr. Henderson personally wrote seven applications, developed a \$25,000 life case and other life business which he expects to close soon.

The Continental Casualty branch office in the Insurance Exchange, Chicago, had one agent, Vernon Anderson, who qualified with 13 "apps" on hoodoo day and several others who came close to that mark, rolling up an excellent production record for the day. E. J. Nitz of Chicago wrote 33 accident applications for the Great Northern Life, but was beaten for high honors with that company by W. L. Gillis of Minneapolis, who turned in 50. Both those companies, with many others, will have a considerable number of agents in the other places writing 13 apps on the 13th, but their lists are not yet complete.

The "Hoodoo Day" campaign, launched by "The Accident & Health Review," was taken up by companies and agencies all over the country, but the returns nation-wide are still too incomplete to offer any definite figures as to the results obtained.

Hospitalization Service Is Approved in New York

NEW YORK, July 19.—The Associated Hospital Service of New York, established as a non-profit corporation to administer group hospitalization to wage-earners and small-salaried people through voluntary insurance, has been approved by the state department of social welfare, having previously been approved by the United Hospital Fund.

The service, organized under a law passed this spring, is expected to include about 100 hospitals in this city and suburbs.

F. H. Christensen has been named by the Security Mutual Life of Lincoln as general agent at Crete, Neb., with Saline county as his territory.

Hercules in Accident Field

Reported Sears, Roebuck Life Company to Go After A. & H. Business in Direct Mail Drive

The Hercules Life of Chicago, which reinsured the business of the National Life of U. S. A., is going after accident business energetically, according to authoritative advices. When the bid for the company first was made, it was not known by Sears, Roebuck & Co. officials that the National Life of U. S. A. had a large accident business in force, and there was some question whether the business would be continued. When the fine character of the accident insurance in force was learned, it was decided to continue the department.

A new accident policy is being drafted, according to Hercules officials. It awaits approval by General Manager Carl L. Odell, who is on vacation in the west. The two-page "spread" listing in the Sears catalogue makes no offer of accident insurance other than waiver of premium and double indemnity in connection with life contracts. It is probable the accident campaign will be started by direct mail as well as through agents. The officials state at present only accident coverage in connection with life policies will be sold.

Fake Insurers Are Raided by Los Angeles Prosecutor

LOS ANGELES, July 19.—Investigators from the office of District Attorney Fitts, in a drive against alleged fraudulent life, accident and health insurance organizations operating in southern California, raided an office at 1058 South Grand avenue and seized the records of the International Travelers Health & Accident Association. Warrants were issued for Benjamin Balos, former president of the association, and J. W. Lee, listed as the present president, charging conspiracy to commit petty theft and conspiracy to cheat and defraud. It was alleged that the two defendants took more than \$1,000 from 26 victims and that the so-called insurance was sold without license.

"We have discovered," said Mr. Fitts, "that some of these associations or organizations are accepting \$50 from unsuspecting people in return for a policy covering almost everything. We can find no cash reserve back of these policies."

The International Travelers Health & Accident Association was organized in August, 1933, according to Deputy District Attorney L'Esperance. More than \$200,000 has been collected from policyholders in various sections of California and as far south as Florida, he said, stating that in Los Angeles alone there are some 1,500 policyholders, virtually all above 65 years of age.

McGary with Northern Life

H. H. Hoyt, Los Angeles, southern California manager Northern Life of Seattle, appointed Earl W. McGary assistant manager in charge of the accident and health insurance department. Mr. McGary is president of the Accident & Health Managers Club of Los Angeles and has been manager there of the Monarch Life. Before that he was with the Commercial Casualty.

Drop in Farmers' Applications

The effect of the drought on life insurance is shown in an analysis of applications by the Security Mutual Life of Nebraska. Sales to farmers represented 13.7 percent of the total in May and only 5.4 in June.

QUESTION—How can I secure life insurance protection, build an income for the future, and yet be

able to choose my retirement age

when I please

—not now, but

later when

I am better

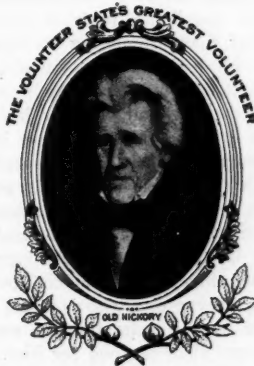
able to judge my need? ANSWER—

Buy a Five Star Annuity, offered

by THE LINCOLN NATIONAL

LIFE INSURANCE COMPANY OF

FORT WAYNE, Indiana. * * *



SELLING AIDS

In addition to a complete line of modern life and annuity contracts, our representatives are equipped with the following sales helps:

- A. A series of organized sales talks.
- B. Effective prospecting material.
- C. Home Office Correspondence Course.
- D. Change-of-Age Service.
- E. A definite "time control" set-up.
- F. A circularizing system and many other valuable selling aids.

THE VOLUNTEER STATE LIFE INSURANCE COMPANY

Chattanooga, Tennessee

RICHARD H. KIMBALL, President

All agents' agreements made direct with Home Office

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Rating Those in Liquor Line

WHILE it was easy to understand why it was necessary to reject any applicant for life insurance who proved to be in the bootlegging line, those who have come into the business since the war are occasionally puzzled by the necessity for rating persons who are legitimately in the liquor or beer business and never had any connection with the bootleg branch of the industry.

According to underwriting executives, the matter has relatively little to do with moral hazard in the sense that the term is usually used. It all comes back to the fact that a man in the liquor business is in a position to drink more than is good for him, and generally does. There are, of course, the time-hallowed traditions of bartenders and saloon-keepers who don't touch a drop of liquor or beer, but they are far outweighed by those who consistently consume somewhat more than a drop.

The excess mortality, and the consequent necessity for ratings, varies with the type of occupation a great deal, but on the average double the usual mortality must be expected on those actually handling and serving liquor. Because of the intervention of prohibition, with the consequent removal of persons in the liquor business from that line of trade—at least openly—the usefulness of

life company statistics was somewhat impaired by losing track of those once in the liquor business, and it will take some time before new experience can be built up.

One difficulty about fixing the proper ratings on the liquor and beer business is the lack of definiteness in methods of sale. Changes are still being made which have a direct bearing on underwriting. It is hoped that there may be some improvement in mortality eventually, as there seems to be tendency to deal with the liquor problem realistically rather than attempting to stamp it out with idealistic but impractical measures like the prohibition amendment.

As to the question whether it is the constant drinking done by those in the liquor or beer business, or the occasional excess that does the harm, underwriters say that it is the constant temptation that opens the door to excesses, and that it is the latter which does the harm.

As one underwriting official pointed out, nearly everyone who is not a total abstainer has at some time or another drunk more than is good for him. The man in the liquor or beer business has always at hand the opportunity to drink, with the usual percentage of chances that one drink will lead to another until he has had enough to be actually harmful.

The Service of Commissioner Olsness

THOSE who are familiar with the work of COMMISSIONER S. A. OLSNESS of NORTH DAKOTA and the influence that he has exerted in the NATIONAL CONVENTION of INSURANCE COMMISSIONERS, regret that political contingencies will sweep him from office. Mr. Olsness is a farmer. He has been identified with the non-partisan league, but as a substantial citizen and man of good judgment, he has never stultified his sense of fair dealing by playing to the gallery. Where he has seen real abuses in the insurance business, he has been forceful in denouncing them. For instance, he was one of the leaders in seeking to destroy improper interlocking and pyramiding

of insurance companies by unconscionable promoters. But the abuses that he has decried have been real abuses. He has not been a company bairer. He is the oldest commissioner in point of service in the NATIONAL CONVENTION of INSURANCE COMMISSIONERS and the loss of his sound counsel is regretted.

It is gratifying and satisfying to know that insurance is one of the great basic industries of mankind. It is an essential to the well being of the people. It forms the basis of credit. It protects life, limb and property. So long as thrifty people survive there will be need of insurance.

PERSONAL SIDE OF BUSINESS

E. J. Hicks, district manager Pan-American Life at Seminole, Okla., is a strong believer in the distribution of advertising specialties as a medium of publicity for his agency. And since July 7, he has become a stronger believer than ever.

On that date W. F. Henry, a Pan-American policyholder, shooting a golf ball given to him by Mr. Hicks for advertising purposes, made a hole-in-one, resulting in considerable publicity for Mr. Hicks as well as for Mr. Henry.

The malady that has afflicted President James A. Fulton of the Home Life for some months and gave him very rough sailing has now been diagnosed as amoebic dysentery, the tropical disease that caused much trouble in Chicago last year. Mr. Fulton was at Johns Hopkins Hospital at Baltimore for some time. He then went to his home and is now at the Lido Club on the Long Island coast. Mr. Fulton has had a hard, severe experience but with the knowledge of what the cause of his ailment is, it is expected that he will soon respond to treatment.

Guy A. Reem, general agent State Mutual Life in Detroit, is recovering from an appendicitis operation.

D. M. Phipps, superintendent of agencies Continental Assurance, Chicago, is on vacation visiting his father in Pennsylvania.

Samuel R. Feller, first deputy superintendent of the New York department, and Margaret Rice Blum, daughter of Mr. and Mrs. M. C. Blum of Deal, N. J., were married last week and are on a wedding trip to Bermuda.

With a June sales record of \$401,510, G. B. Hollister of the J. P. Devine agency, Cincinnati, was the first Union Central Life producer to cross the \$1,000,000 mark this year. He leads the company's field force with a six-month production of \$1,014,510. He has been in life insurance less than two years.

Fifty agents paid for more than \$100,000 in June. M. C. Kramer of the Lee & Lee agency, Dallas, taking first place with \$506,200. Mr. Hollister took second place for June and J. C. Staton, Boston, third with \$302,000. Led by J. V. Boehm, Atlanta, who missed \$300,000 by a scant \$4,000, seven agents recorded more than \$200,000 production in June.

O. Sam Cummings, Texas state manager for the Kansas City Life, has returned to his home in Dallas after about a month's absence, during which he drove his family to their summer place in Traverse City, Mich. On the way to Michigan, he stopped in Chicago for a meeting with C. Vivian Anderson of Cincinnati, president of the National Association of Life Underwriters, and other members of a special committee of the National association. Mr. Cummings is fourth vice-president of the National association and one of the wheel horses of the organization.

I. M. Barker of the Morton & Morton agency of the Connecticut Mutual Life in St. Louis led all representatives of the company the first six months in paid-for new business. The Morton & Morton agency ranked second among all of the agencies for June.

Dr. M. W. Colgin, who served as medical director of the Texas Life of Waco from 1917 until he was confined to his home with illness last August, died at his home at the age of 51. A brother, Dr. E. E. Colgin, is at present director of the Texas Life and he is assisted by another brother, Dr. W. E.

Colgin. The three brothers owned and operated the Colgin Hospital and Clinic in Waco. Dr. M. W. Colgin was a director of the Texas Life.

Frank L. Barnes, agency vice-president of the Ohio State Life, leaves the latter part of the week for an inspection tour of agencies in Oklahoma, Texas, Missouri and Iowa. He will be accompanied by his family to Kansas City, their former home, where they will spend a short vacation.

July 25 will be observed by the Ohio State Life as Loyalty Day, in commemoration of the 28th anniversary of the founding of the company. A special one-day campaign will be put on, starting at 7 a. m. and lasting until midnight.

A. W. Bemis, 56, died at his home at Lincoln, Neb., of heart disease. He had been general agent of the Lafayette Life for 22 years.

The Lincoln National Life of Fort Wayne, Ind., recently was given a bequest by the late C. E. Way, its general agent at Akron, O., of his private collection of Lincolniana. This collection consists of books, pictures and medals. Some of the Lincoln prints are extremely rare and valuable.

S. D. Scott, Fargo general agent Mutual Life of New York, who is seriously ill at his home, was honored during the North Dakota American Legion convention when members of the Williston drum and bugle corps serenaded him. He formerly resided in Williston.

D. J. Bloxham, supervisor of agency training life department, Travelers, is back at his desk for half-day periods now. For months Mr. Bloxham was ill and in bed. His strength is now returning rapidly.

Boosted for Trustee of National Agents' Body



CHESTER O. FISCHER

The Life Underwriters Association of St. Louis has memorialized the advisory nominating committee of the National Association of Life Underwriters in behalf of Chester O. Fischer for nomination as trustee of the National association. Mr. Fischer is general agent in St. Louis for the Massachusetts Mutual Life. The resolution cites his "untiring efforts, outstanding accomplishments and unusual ability." A long list of Mr. Fischer's contributions to the business is included in the resolution.

NEWS OF THE COMPANIES

Great Opportunity in China

President Freeman of Asia Life, Shanghai, Visits United States—Interested in Industrial Line

The Chinese people are appreciating more fully the value of life insurance, both for individuals and business organizations and there is an "extremely bright" outlook for companies operating in China, according to President Mansfield Freeman of the Asia Life, Shanghai. This is an American company which is a member of the Research Bureau of Hartford. Mr. Freeman is visiting in Hartford on a combined business and vacation trip. He has consulted with the staff of the bureau on insurance matters, and with officials of Hartford home offices.

Domestic and foreign insurance companies have been operated in China for some time, Mr. Freeman said, confining their activities for the most part to ordinary life insurance. He sees great opportunity for industrial in the large number of prospective buyers, many of whom are comparatively poor. Mr. Freeman feels that the great growth of life insurance in Japan gives some indication of how the institution may develop in China. He brought with him to this country a Chinese member of the company, Peter Ning, who will remain here several months, studying methods, with special attention to industrial.

"Ten years ago the benefits of life insurance were poorly understood in China," Mr. Freeman said. "It was only those who had some direct contact with the west who understood the value of life insurance or how it could be used in business planning as well as for family protection. But there has been a marked change in the last few years. On the one hand, men of real ability and character are beginning to engage in the business and on the other hand the Chinese people as a whole are applying life insurance to their personal needs in ever-increasing numbers."

Announce More Resignations

Changes Affect Four Vice-presidents of the California-Western States Life of Sacramento

SACRAMENTO, CAL., July 19.—The following resignations have been accepted by the board of the California-Western States Life: H. C. Bottorff, vice-president and treasurer; H. H. Buckman, vice-president and actuary; J. V. Hawley, vice-president and manager of agencies; C. E. McLaughlin, vice-president and general counsel.

E. B. Sherwin has been elected vice-president, treasurer and a director. He is president of Ferris & Hardgrove, Pacific Coast investment firm, and formerly was president of the United Pacific Life which was purchased by the Northern Life of Seattle.

The law firm of Downey, Brand & Seymour of Sacramento has been appointed general counsel. Former Vice-president and General Counsel McLaughlin will remain as a vice-president. It is understood that former Manager of Agencies Hawley will remain with the company in some agency capacity. Announcement is expected soon of appointment of a vice-president in charge of agencies.

R. S. Edwards, Chicago general agent for the Aetna Life, is on vacation with his family at his summer home in Saybrook, Conn.

Cecil A. Lewis, branch secretary in Newark of the Sun Life of Canada, is the father of a six-pound baby boy.

Harvester Life, Dallas, Sold

Control Purchased by Owners of Trinity Life of Fort Worth—A. Morgan Duke Is President

Control of the Harvester Life of Dallas has been sold to the Trinity Bond & Investment Corporation of Fort Worth, which owns the Trinity Life of Fort Worth.

A. Morgan Duke, who is president of the Trinity Life, was elected president of the Harvester Life, succeeding G. W. Jalonick, Jr., who resigned also as a director of the Harvester Life. J. R. Plummer, secretary of the Trinity Life, was elected vice-president of the Harvester Life. George W. Jalonick, Sr., remains as chairman of the board of the Harvester Life. E. A. Herzog remains as secretary and T. O. Briggs as assistant secretary.

In addition to G. W. Jalonick, Jr., four other directors of the Harvester Life resigned, they being C. R. Dent, A. G. Flythe, A. H. McCulloch and Henry Seeligson.

New directors elected are A. Morgan Duke, B. A. Donnally, J. R. Plummer, R. A. Stuart, all of Fort Worth, and Joe A. Worsham of Dallas. The old directors who remain, in addition to G. W. Jalonick, Sr., are Mr. Herzog, R. W. Mayo and W. H. White.

The Harvester Life was started in 1926, being controlled by the Harvester Life Insurance Holding Company. It operates only in Texas. As of Dec. 31, 1933, assets amounted to \$1,223,274, policy reserves \$486,500, capital \$500,000 and net surplus \$216,562. Total income was \$241,991 and total disbursements \$199,499. Insurance in force was \$7,607,509.

The Trinity Life was started in 1932. In May of last year the All American Life of Amarillo, Tex., was reinsured. As of Dec. 31, 1933, assets were \$235,955, policy reserves \$77,412, capital \$115,000 and net surplus \$36,305. Total income was \$208,152 and total disbursements \$135,264. Insurance in force amounted to \$6,068,532. It is licensed only in Texas.

Tate, Department Actuary, Heads Kentucky Company

LOUISVILLE, July 19.—W. P. Tate, for the past 12 years actuary of the Kentucky department, has resigned to become president of the newly formed Independence Insurance Company of Louisville, which will write life, health and accident insurance.

The company is incorporated with \$100,000 capital. The charter has been approved by C. I. Brown, deputy insurance commissioner, and Attorney General Wootton.

The fact that several of the incorporators are officials of or connected with the Louisville "Courier-Journal" and Louisville "Times," has led to the belief that the company was being formed to write policies such as the "Courier" and "Times" for several years have issued through other companies, in connection with their circulation department.

H. W. Stodghill of the "Courier" and "Times," one of the incorporators, admitted that the fact that the papers control \$250,000 or more per year in insurance premiums might be considered, but said the company plans to go after general business and operate as an insurance company, and that while individuals connected with the papers are taking an active part in its formation, the company is not an affiliate or subsidiary of the newspapers.

Mr. Tate, who heads the new company, has remained with the insurance

A New Deal for Underwriters

The two most important problems confronting the life underwriter today are—

1. Whom to See.
2. What to Say.

Our Agency Department has recognized this need with the result that the man who enters the life insurance field today as our representative is equipped immediately with a practical solution of these two major problems.

If you contemplate entering the field of life underwriting you are invited to write us for particulars.

OREGON MUTUAL LIFE

Home Office: Portland, Oregon

"Pioneer Mutual Life Insurance Company West of the Rockies"



NEBRASKA was granted statehood in 1867. Only 20 years later Bankers Life of Nebraska was founded on principles which have enabled it to successfully weather the most severe financial storms. Today our General Agencies are established on the same fair and sound principles which made our company a permanent part of a great state.



We have several permanent General Agencies available. If you are interested, we invite your inquiry.

Founded in 1887

BANKERS LIFE INSURANCE CO.
OF NEBRASKA

HOME OFFICE

LINCOLN, NEB.

department through Democratic and Republican administrations.

Six Companies Submit Bids for Register Life Business

DAVENPORT, IA., July 19.—Six middle western companies submitted bids for the reinsurance of the Register Life. All the proposals are on a management basis only.

The bidders are the Central Life of Des Moines, National Life of Des Moines, Guaranty Life of Davenport, Life & Casualty of Chicago, Illinois

Bankers Life, Monmouth, Ill., and Security Mutual Life, Lincoln, Neb.

Receivers E. W. Clark and J. J. Shambaugh announced that the plans would be studied and analyzed by W. M. Johnson, vice-president and actuary Central Life of Illinois, who is acting as special actuary for the receivers. Three weeks at least will be taken in this work, after which the receivers will make a recommendation to the district court.

Sterling Casualty Not Involved

L. A. Breskin, president of the Sterling Casualty and Sterling Life & Casualty of Chicago, states that these companies have absolutely no connection, direct or indirect, with any other company in the United States using or attempting to use the word "Sterling" in connection with their business. He makes this statement because of the fact that A. L. Rose, formerly A. L. Rosenthal, of Los Angeles, who has been indicted, charged with using the mails to defraud, was formerly president of the Sterling Casualty. Rose was operating several concerns in Los Angeles, some of which contained the title "Sterling."

Would Advance Continental Case

To speed up action on the appeal of the Continental Life of St. Louis from the decision of Circuit Judge Ryan, holding the company insolvent and placing it in the hands of Superintendent O'Malley, counsel for Mr. O'Malley has filed a motion with the Missouri supreme court to advance the case for early hearing at the September term.

The legality of the appeal is questioned on the grounds that it was not perfected within the five-day limit fixed by law. Counsel for the company filed notice of appeal within the five-day period, but did not perfect the appeal at Jefferson City in time, it is contended.

Ed Mays, president of the Continental Life, must get out of his palatial penthouse apartment on the Continental Life building because of his alleged failure to pay the \$1,000 a month rent since Jan. 1, 1933. Justice of the Peace Lampert so ruled in acting on an eviction suit brought by Insurance Superintendent O'Malley. Execution on the order was stayed until July 24.

Seeks Dissolution of Charter

On behalf of the Illinois insurance department, the attorney-general has filed suit in Madison county circuit court at Edwardsville, Ill., seeking to liquidate the Standard Life of Alton, Ill., which was in process of organiza-

tion. The company was granted a charter to organize in 1932 and the plan was to issue 4,000 shares of \$100 par value stock. The petition alleges that only 1,229 shares have been subscribed and only 218 shares have been paid for in full. Under the Illinois law a company must complete its organization within two years. The petition alleges that \$22,114 was taken in by the promoters and \$4,614 was spent for commissions and other cost of organization.

J. R. Paisley and A. M. Griffin were the fiscal agents of the concern. Paisley at one time was president of the Standard Life of Decatur, Ill., and when that company was taken over by the International Life of St. Louis, he headed that company, but disposed of his holdings before that company crashed.

Forming Standard L. & C.

The Standard Life & Casualty is being organized in Indianapolis as a legal reserve life company. It is to have authorized capital of \$200,000, which will be sold to produce \$180,000 net surplus. The organizers will hold out about \$40,000 of the stock and the balance will be sold to the public. It is expected that \$50,000 of the stock will be placed within a few days and the company can then proceed with its organization.

Actively interested in the promotion of the company are George F. Flagg,

formerly Indiana special agent of the Wisconsin National Life; Floyd E. Williamson, state auditor, and C. H. Keller-meyer, auditor of the Indiana Trust Company of Indianapolis. Offices have been opened at 130 East Washington street, Indianapolis.


Globe Buys Postal Union

The Globe Insurance Associates, holding company for the Globe Life of San Francisco, has purchased control of the Postal Union Life of Hollywood. Sam Sadowski, general manager of the Globe, was in Los Angeles completing details of the purchase. The Postal Union Life took over much of the business of the Pacific States Life of Hollywood. Gen. O. E. Hunt is president of the Globe.

Ohio State in North Carolina

The Ohio State Life has been licensed in North Carolina, and has appointed Cecil Wilson as eastern supervisor, with offices at 308 Reynolds building, Winston-Salem. North Carolina will be under his supervision. He formerly was supervisor in North Carolina for the Indianapolis Life.

R. V. Cruickshank, vice-president Cruickshank Company, large real estate operators in New York City, has been elected a director of the Home Life of New York.



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AMONG COMPANY MEN

Travelers Names Treasurer

Gladden W. Baker Named to Post—
Only 36 Years Old—Youngest
High Ranking Executive

HARTFORD, July 19.—Gladden W. Baker, 36-year-old graduate of Washburn College in Topeka, Kan., and affiliated with the Travelers since 1926, has been appointed treasurer of the Travelers and its affiliated companies, the Travelers Indemnity and Travelers Fire. Mr. Baker becomes the youngest high ranking officer of the Travelers, and his appointment is widely commented upon in insurance circles. In 1930, when L. Edmund Zacher was elected to succeed the late Louis F. Butler as president, Mr. Baker was appointed assistant treasurer of the three Travelers companies.

New Official's Career

Mr. Baker was born in 1898 in Fall River, Mass., the son of Dr. M. W. Baker, Congregational minister. After his graduation from Washburn College, he served for a time in the New York state department of health in Albany, later taking up graduate work and teaching at Yale university in the department of finance and economics. He received his Ph. D. degree from Yale in 1922. The following year he became associated with the Federal Reserve Bank in New York, after which he joined the financial department of International Telephone & Telegraph Company.

Despite his brief association with the Travelers and the insurance business, Mr. Baker is well known in the field of financial executives. He is the author of many articles which have been published in leading financial magazines.

Owen, Bryson on Coast

Ernest W. Owen, Detroit manager Sun Life of Canada and secretary of the National Association of Life Underwriters, who is on a Pacific Coast tour, addressed a luncheon-meeting in Los Angeles of the southern California agency of the Sun Life, H. S. Standish, manager. Mr. Owen was met at Los Angeles by G. T. Bryson, assistant superintendent of agencies from the home office.

Lincoln National Names Wightman as Secretary



EARL C. WIGHTMAN

Earl C. Wightman, controller of the Lincoln National Life, will be named secretary at a quarterly directors meeting July 26, according to President Arthur F. Hall. Mr. Wightman will succeed Frank L. Rowland, who resigned as secretary to become executive manager of the Life Office Management Association.

Dr. Rice Medical Director

Dr. Lee Rice, prominent San Antonio physician, has been named medical director of the Great American Life of that city, according to announcement of President C. E. Becker. Dr. Rice has been with the Great American as medical referee.

He was born at Gordon, Tex., in 1892. He graduated from the medical school of the University of Texas in 1916 and later became instructor in medicine there. He served as an officer in the medical corps of the navy during the war and then after further study, re-

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turned to the University of Texas as an adjunct professor of medicine. He has served as an officer of the medical section of the Southern Medical Association. He is a fellow of the American College of Physicians.

Ohio National Appointments

Appointment of M. Rey Dodson as assistant actuary is announced by the Ohio National Life. Mr. Dodson joined the Ohio National in 1932 upon completion of an actuarial course at the University of Michigan. He is a graduate of the University of Cincinnati.

H. M. Ward has been appointed field

superintendent for its western division by the Ohio National. Mr. Ward previously was a partner in the general agency of Ward & Ruehle at Lincoln, Neb., and has had ten years' experience in personal production with the Northwestern National and the Ohio National.

Strother Conservation Manager

M. W. Strother has been appointed manager of the policyholders' service division of the Atlantic Life, succeeding J. F. Inman, who is now supervisor. He has been connected with the company since 1930, in a production capacity.

LIFE AGENCY CHANGES

Houtain Named at Albany

Manhattan Life Appoints General Agent for Eleven Counties in Capital District

George J. Houtain has been appointed general agent of the Manhattan Life with offices in the National Savings



GEORGE J. HOUTAIN

Bank building, Albany, N. Y. The territory comprises eleven counties in that section.

For the past three years Mr. Houtain has been manager for the Union Central Life. He is on the publications committee of the National Association of Life Underwriters and a member of the Albany association. He was formerly an attorney and managed Judge J. F. Hylan's campaign for nomination for mayor of New York City, was at one time the "Will Hays" of the Theatrical Stock Managers Association of the United States and Canada and active in civic, religious and political life of Albany.

A number of supervisors will be appointed throughout the territory and new agents added.

Columbian National Makes Two Important Appointments

The Columbian National Life has opened a new general agency in Boston which will be under the direction of General Agent Thayer Quinby. He was formerly general agent at Springfield, Mass., where he made a very successful record the last six years. Mr. Quinby is a graduate of Huntington School in Boston and immediately after his graduation he joined the 101st Engineers, serving in France for 19 months with 26th or Yankee Division. After the armistice he returned to his home in Wellesley, Mass., and became

associated with Kidder, Peabody & Co., investment bankers. In 1927 he joined the Columbian National in Boston. He made rapid progress and in February, 1928, was appointed general agent at Springfield.

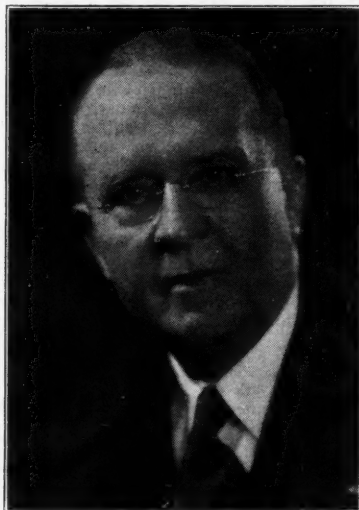
D. F. Nesbitt has been appointed general agent at Springfield to succeed Mr. Quinby. Mr. Nesbitt has lived in Springfield practically all of his life. He was graduated from Mount Hermon school in 1921 and then attended Clark University at Worcester for three years. When he left college he went to Providence, R. I., with an automobile finance company, and then became manager of the Springfield and Hartford offices of the Manufacturers Finance Corporation of Baltimore. The past six years he has been with the Travelers as field supervisor of its Springfield office.

Important Cleveland Change

General Agent E. Miller France Is Resigning State Mutual Post—W. H. Jackson Is Successor

The State Mutual Life has announced the resignation of General Agent E. Miller France of Cleveland to become effective Sept. 1. He is retiring from active duty, but will continue with the agency as general agent emeritus.

W. Harry Jackson, who has been associated with the company in Cleveland



E. MILLER FRANCE

15 years, will succeed Mr. France. His long and successful selling experience and his experience during the past year as associate general agent, have equipped him for this position.

Warren Takes New Post

The Occidental Life has appointed C. K. Warren general agent at Hollywood, Cal., with offices at 6605 Hollywood boulevard. Mr. Warren was formerly district supervisor at Los Angeles of the Acacia Mutual Life, having been

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with that company since 1927. R. M. Flake, from the home office of the Acacia Mutual Life, has taken charge of its southern California office in Los Angeles as district supervisor, succeeding Mr. Warren.

Sun Life New Jersey Promotions

Leon A. Campbell, agency assistant of the Newark division of the Sun Life of Canada, has been promoted to manager in Jersey City, succeeding Joseph Cowan, who is transferred to Cleveland. Leslie Harries, unit manager in Jersey City, succeeds Mr. Campbell as agency assistant in Newark.

G. D. Thomas

G. D. Thomas of Los Angeles, California supervisor of the Provident Life & Accident for the past three years, has resigned. He has been in life insurance for 20 years, starting with the New York Life in Texas. He joined the local agency of the West Coast Life in Los Angeles ten years ago as supervisor, later resigning to become general agent of the Conservative Life of West Virginia.

F. W. Pierce

F. W. Pierce has been appointed junior assistant manager of the home office agency of the Pacific Mutual Life. He is a graduate of the United States Naval Academy and joined the agency in August, 1930, as an agent. He was appointed field supervisor in 1932. He is a son of L. C. Pierce, for many years a leading producer for the Pacific Mutual in Los Angeles and before that for several years with Equitable Life of New York there under the late G. A. Rathbun.

Robert Dalglish

Robert Dalglish, former assistant superintendent of the Metropolitan Life in Denver, has been appointed Oklahoma City manager of the Occidental Life of Los Angeles by Marmaduke Corby, state general agent.

Art J. Hagan

Art J. Hagan has been appointed manager of the North American Life of Chicago in Madison, Wis., with offices in the Gay building. He has had over ten years of banking experience and for the last ten years has built up a general insurance business in Madison.

H. F. Tompkins, A. K. Long

The Midland Mutual Life has appointed two general agents. H. F. Tompkins becomes general agent at Danville, Va., with offices in 205 Masonic building. He formerly was agent of the Home Life of New York in Richmond and had an excellent record in the past four years. A. K. Long becomes general agent in Cleveland with office 1214 Leader building. He was formerly manager Acacia Mutual in Chicago and later manager Jefferson Standard in Philadelphia.

B. B. Boyd

B. B. Boyd of Nashville has been appointed general agent of the United Mutual Life of Indianapolis for the middle section of Tennessee. He formerly represented the American Bankers as general agent for three years.

J. McKee Gould

J. McKee Gould, formerly San Antonio manager of the California-Western States Life, is now Louisiana state manager of the American National Life of Galveston, with headquarters in New Orleans.

A. J. Cabral

A. J. Cabral has been named assistant manager of the Golden Gate agency of the California-Western States Life in San Francisco under G. C. Nissen, recently appointed manager of the agency to succeed F. H. Sleeper, resigned. Mr.

F. G. Pierce Has Become Travelers General Agent



F. G. PIERCE

F. G. Pierce, for the past 20 years general agent of the Connecticut General Life in Philadelphia, has become a general agent of the life and accident departments of the Travelers in that city.

Mr. Pierce began as a soliciting agent in the Edward A. Woods agency of the Equitable in Pittsburgh and moved to Philadelphia to take a general agency of the Connecticut General. He built up a strong organization there and was one of the big factors in the Connecticut General field organization. He retired from that connection at the end of May and then took a trip to Europe. Returning recently, he decided to remain in the business in Philadelphia, where he has been prominent not only as a successful general agent, but has been active in the Philadelphia Association of Life Underwriters, which he has served as president. He has been active also in the National Association of Life Underwriters and was its secretary for one term.

Cabral joined the Western States Life more than ten years ago and has been a consistent personal producer.

C. A. La Rue

The Great Southern Life is opening a district office in Tulsa to be under the supervision of C. A. La Rue. The Great Southern has been operating in Oklahoma 18 years. Mr. La Rue entered the life insurance business in 1917 with the Oklahoma National Life, which was later purchased by the Great Southern. He has been located in Oklahoma City the last three years as state supervisor for the Great Southern.

O. J. Classon

O. J. Classon of Chicago, formerly vice-president in charge of agencies of the old Republic Credit Life, has joined the staff of the Wisconsin and upper Michigan agency of the Mutual Life of New York in Milwaukee as agency organizer under Gifford Vermillion, local manager. Mr. Classon succeeds P. G. Gibson, who is resuming personal production work.

Life Agency Notes

R. W. Ogden, general agent Minnesota Mutual Life, Alamo, Tex., has been transferred to Big Spring, Tex.

Don Parker of Des Moines, agency supervisor New York Life in central Iowa, has been transferred to Davenport, Ia.

The Old Line Life has appointed A. J. Roberts, formerly district agent at Aurora, Ill., to a similar position in Milwaukee. N. P. Ninneman, formerly a district supervisor, has been named general agent for Racine and Kenosha counties, Wis.

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C. L. U. Quiz Questions Are Presented

Part IV

COMMERCIAL AND INSURANCE LAW (Continued from Last Week)

5. (a) & (b) Enumerate and discuss briefly five differences between the liability of a partner in a partnership and the liability of a stockholder in a corporation.

(c) What are the duties of a director in a corporation?

6. (a) Is a life insurance policy a negotiable instrument? Answer with reference to each of the elements which must be present in an instrument to make it negotiable?

(b) Distinguish between negotiation and assignment.

7. A, B, and C are stockholders in a close corporation conducting a merchandising business. They have interests of 40, 30, and 30 per cent respectively. They like the idea of a business insurance plan for liquidating the interest of a deceased, and suggest the following: to purchase ordinary life insurance to the extent of \$80,000 on A, \$60,000 on B, and \$60,000 on C, premiums (totalling \$6,000 annually) to be paid from the corporation treasury and the corporation to be named as beneficiary of the insurance. You are asked for an opinion on this plan with respect to (a) whether it sufficiently guarantees to each stockholder that the original intentions will be accomplished when any of the three dies, (b) whether it raises any reimbursement problem, (c) what rights creditors might have to the insurance if the corporation should fail, and (d) what changes you would suggest to remedy any weaknesses which are disclosed by your analysis. Explain clearly.

* * *

8. (a) What is a trust?

(b) Who are the parties to a trust agreement and what are the duties of each?

(c) Under what circumstances will a trust be declared a "dry trust?"

(d) Under what circumstances, generally, should a life insurance trust be set up?

9. Insured brought this action to recover the amount of a premium paid on a life policy. The facts showed that insured, on Feb. 1, 1928, applied for a life policy on the representation of insurer's agent that the policy issued would contain provisions which, had they been in the policy, would have made the policy much more valuable and favorable to insured. Insured did not read the policy at the time he received same, but did look it over five or six months later, at which time he found that the desired provisions were not in the policy. He immediately commenced this action to recover the premium paid. Decide and discuss.

10. (a) What are the requirements in

your state for the preparation of a valid will?

(b) When does a will become effective and operative?

(c) Under what circumstances do the provisions of a will govern and control the distribution of proceeds available under life insurance policies?

11. Life insurance policies were procured by a corporation upon the lives of its president and its treasurer, the corporation being named beneficiary in the policies. Thereafter, at a meeting of the board of directors, a resolution was adopted that the corporation, upon receipt of the proceeds of any of the policies, would immediately declare a cash dividend of such proceeds to the stockholders of record as of the date of insured's death. The corporation paid the premiums on the policies, and, upon the death of its president, the corporation received from insurers the sum of \$200,000, representing the amount of insurance carried on the life of the president. Thereafter, in accordance with the resolution of the board of directors, the corporation declared a cash dividend, which was paid to the stockholders. In their income tax returns, none of the stockholders included the amounts received by them from the corporation, and the commissioner determined a deficiency against each of them. The stockholders contended that they, and not the corporation, were the beneficiaries of the insurance policies on the life of the corporation's president; and that the proceeds of the policies were received by the corporation as trustee for the stockholders and not as its own funds; and that the amounts distributed to the stockholders were therefore not dividends, but were amounts received under a life insurance contract, and as such were exempt from taxation, under the provisions of Sec. 22 (b) (1) of the Rev. Act of 1928, which provided that amounts received under a life insurance contract, paid by reason of insured's death, should not be included in gross income and should be exempt from taxation. Decide, giving reasons.

* * *

12. On July 1, 1909, Jackson (then age 35) purchased a 30-year endowment insurance policy for \$100,000 with a non-participating company, the annual premium on which was \$2,680. The surrender value of the contract is now \$73,400. Jackson also has a \$100,000 ordinary life insurance policy with the same company issued on July 1, 1919. The annual premium on the latter contract is \$2,975 and its present surrender value is \$36,420. This is all the insurance which Jackson owns. Premiums have all been paid by the insured.

(a) If Jackson should now surrender his two policies, to what extent would he be obliged under the present federal income tax law to include the amounts

he receives as income? Would this action give him the right to claim any deductible items of expense on his insurance? Explain specifically the reason for your answer in each case.

(b) Assuming Jackson continues his endowment insurance in force until maturity, would there then (assuming no change in tax laws) be any advantage from the standpoint of the income tax in leaving the proceeds with the company under a life income option instead of taking the lump sum? Explain carefully.

(c) If Jackson's wife is named as beneficiary, under what circumstances and to what extent would the proceeds, at his death, be subject to federal estate taxation?

In answering this question, you may disregard the 1934 Federal Revenue Act approved May 10 if you are not familiar with it.

Part V

FINANCE

1. (a) During the past year exceptionally few new issues of securities, either of already established concerns or of newly organized businesses, were floated in the United States. List and explain briefly the factors which may account for this.

(b) A proposal is advanced to organize a new life insurance company. What factors should be considered by the proponents of this company before its actual organization? Give reasons for each.

2. (a) and (b) A corporation has outstanding an issue of \$6 cumulative, participating, no par, preferred stock, and an issue of 7 percent debenture income bonds. Describe carefully the essential characteristics of each of these securities.

(c) Under what circumstances is it considered essential in an issue of bonds that provision be made for a sinking fund?

3. A formerly prosperous concern has encountered financial difficulties because of its failure to accumulate adequate emergency reserve funds. It has both common and preferred stock and an issue of mortgage bonds outstanding. Its assets would yield, even at forced sale, an amount sufficient to pay off its indebtedness in full, but leave little if anything for the stockholders.

(a) Under what circumstances could a voluntary reorganization be effected? Explain briefly the nature of provisions which should be incorporated in the reorganization plan.

(b) Under what circumstances could the concern be forced into bankruptcy? Explain.

4. (a) What is meant by (1) call-money rates, (2) Federal Reserve rediscount rates, (3) commercial paper rates, and (4) bankers' acceptance rates?

(b) Explain the relationship between

the Federal Reserve rediscount rate and the function of the Federal Reserve banks in providing an elastic currency.

* * *

5. Within the past year we have embarked upon a program of purchasing gold in foreign markets, the purpose of which is to maintain or raise prices in the United States and at the same time enable our industries to compete with those of other countries for foreign markets.

(a) Explain briefly how payment can be made for the gold purchased.

(b) Explain how this may make competition for foreign markets easier for our industries.

6. (a) What restrictions are imposed upon the lending powers of national banks and for what reasons are these restrictions imposed?

(b) What are the differences in functions of trust companies as contrasted with those of commercial banks? Be specific as to the respective functions of each.

7. Compare or contrast the composition (both as to types and as to proportion) of the assets of a typical life insurance company with that of a typical commercial bank. Be specific. Give reasons for points at which you find them similar and for points at which you find them dissimilar.

8. (a) Explain the nature of the price movement of high grade industrial bonds during the transition from a period of depression to a period of prosperity, and give reasons for their movement.

(b) Would the price movement of low grade issues of bonds be of the same nature? Explain.

9. Compare life insurance with other investment media, as to the three qualities which are recognized as the most important qualities of an investment, viz., safety, yield, and marketability. Be specific, and justify your contentions completely.

10. (a) From the standpoint of risk to the investor in stocks and bonds, what characteristic differences are of importance in railroad as compared with industrial securities?

(b) Is the callable feature of a bond of benefit to the purchaser of the bond? Explain, showing the effect which the callable feature of a bond may have (1) upon its effective rate of yield, (2) upon the possibility of profit or loss, and (3) upon the value of the convertible privilege, assuming that the issue is also convertible.

11. (a) Distinguish carefully between fixed investment trusts and management investment trusts.

(b) "A" contends that by the purchase of certain investment trust shares he will secure a wide diversification of investments which will protect him against any possible loss. Do you agree or disagree? Give reasons.

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LIFE COMPANY CONVENTIONS

Award Honors at Convention

Northwestern Mutual Life Leaders for Year in Various Classifications Are Announced

MILWAUKEE, July 19.—For the 28th consecutive time Dr. C. E. Albright of Milwaukee will receive special honor for the largest volume of business the past year with \$1,513,000 paid-for business placed with the Northwestern Mutual Life, when the Association of Agents meets at the home office, July 23-25.

H. G. Fricke of Omaha, Neb., with the largest number of lives written, 233, will receive special honors and the "XX" prize. In addition he again wins the Marathon Club cup and the presidency of the Marathon Club, composed of agents who write new business on 100 or more lives.

In Class A, for agents whose class rating equals or exceeds \$750,000 and who show an increase over their three-year average, no winner qualified. A. M. Otterburg, New York City, with an increase of 17.56 percent, will receive Class B honors for agents averaging \$500,000 to \$750,000; H. R. Kaufmann, Minneapolis, in Class C, \$300,000-\$500,000, increase 63.03 percent; Earle Murray, Green Bay, Wis., Class D, \$200,000-\$300,000, increase of 143.88 percent; G. B. Buckley, Parkersburg, W. Va., Class E, agents \$150,000-\$200,000, 101.16 percent.

The Conservation Cup, formerly known as the President's Cup, having been presented by the late W. D. Van Dyke in 1920, goes permanently to the M. W. Mack agency, Cincinnati, which has won the cup 10 out of 14 years since it was first offered. The Mack agency this year scored 393 out of 400 possible points.

This year Grant L. Hill, director of agencies, will announce a new award, known as the Achievement Cup, to be awarded each year for records made on factors that balance conservation and production. The cup will be retained by the winning general agency for one year.

Three new clubs, for \$100,000, \$250,000 and \$500,000 producers, have been formed, starting June 1, 1934.

Lincoln National Meetings

Many officials of the Lincoln National Life were in Asheville, N. C., last week where they were hosts to the leading producers in the territory east of the Mississippi. Those in Asheville were A. L. Dern, vice-president and general manager of agencies; J. J. Klingenberg, agency secretary; W. T. Plogsterth; A. J. McAndless, vice-president; E. C. Wightman, secretary; Dr. W. E. Thornton, medical director, and F. J. Travers, investment research director.

The program for the western group meeting at the Broadmoor hotel, Colorado Springs, July 23-25 consists of addresses by Mr. Dern, Mr. McAndless, Mr. Wightman, Mr. Travers, Dr. Thornton, B. M. Kirke and F. W. Gale, superintendents of agencies, G. V. Jackson, San Antonio, J. L. Lawrence,

associate state general agent for Texas, Paul Speicher, Insurance R. & R. Service, and Dr. Gus Dyer, Vanderbilt University. Agents' round tables will be conducted and a general agents' seminar will be held. Monday and Tuesday afternoons will be devoted to sight-seeing.

Lamar Life Meets at Biloxi

The annual agency convention of the Lamar Life will be held at Biloxi, Miss., Aug. 2-3.

ASSOCIATIONS

Attack Maryland Department

Mayor Jackson Criticizes State's Insurance Administration at Meeting of Baltimore Life Underwriters

BALTIMORE, July 19.—Sharp attacks on the administration of the state insurance department were made this week at a meeting of the Baltimore Life Underwriters Association.

Mayor H. W. Jackson of Baltimore, a member of the agency firm of Riall-Jackson Co., and a candidate for the Democratic nomination for governor, as one of the principal speakers, declared that he proposes, if he becomes governor, to reorganize that department "both as to methods and as to personnel."

Although Commissioner W. C. Walsh was not named, he was the subject of pointed criticism from R. L. Law, president of the association, who said that the association intends to demand from the next governor a full-time commissioner for the department and declared that the insurance administration has been unchanged and unimproved for 25 years.

San Franciscans Pledge Aid to Authorities in Strike

SAN FRANCISCO, July 19.—Pledging support of constituted public officials in the preservation of law and order and enforcement of civic processes necessary to the safety and welfare of the general public, and declaring a general strike "a strike against the public and a challenge to the functions of government not justified by any circumstances, at any time, in any place," the San Francisco Life Underwriters Association through its executive committee unanimously adopted a resolution proffering the volunteer services of the association to Mayor Rossi in the present strike situation.

While stating the association recognizes no parties, creeds or factions and has no concern with the merits on either side of the present controversy, the association made clear its position and its concern for the preservation of law and order. The resolution, which was presented by Karl L. Brackett, chairman

civic relations committee, in collaboration with W. R. Spinney, president, received wide comment in the local press, particularly as it was the only similar action taken by any insurance body.

Joint Meeting at Lakeland

LAKE LAND, FLA., July 19.—The two agency organizations here set a precedent last week by holding a joint meeting in the interest of better things in all lines of insurance. Frank Boone, Metropolitan Life, president of the life association, and H. Clay Haynes, head of the local agents, presided. E. M. Willis, Prudential, and Kenneth MacDonald, local agent, had charge of the program. H. W. Laird, manager chamber of commerce, reviewed the reasons for the good business in all lines of activity.

Spokane, Wash.—New officers have been elected as follows: L. H. Buescher, president; W. E. Durrant, vice-president; Clayton Fowler, secretary-treasurer. Harry Linder, C. E. Brown, Leon Woodrow, Paul Marks, Forrest Curry and Harold Perry make up the executive board.

Kansas City, Mo.—President Willard Ewing has appointed on the executive committee J. C. Higdon, Business Men's Assurance; W. J. Slack, Metropolitan; H. E. Kincaid, Massachusetts Mutual; Volney Thomas, Mutual Benefit, and Harold Himes, Aetna. The advisory committee comprises the three immediate past presidents—Herbert Hedges, Equitable of Iowa; E. G. Mura, Massachusetts Mutual, and W. E. Pendleton, Home Life—together with C. R. Mathews, Penn Mutual, and A. M. Wilson, Equitable of New York. These two committees, with the officers of the association, form the general executive committee.

Dr. S. S. Huebner will speak July 31. All C. L. U. men and the local alumni chapter of the University of Pennsylvania will be guests.

Indianapolis—"The nation is ready to take the bit in its teeth," declared Dr. S. S. Huebner in addressing the Indianapolis association. "The depression burned itself out a year ago. This nation is greater than its stand-patters or worst radicals." He predicted a full return of prosperity within a year or so. He appeared under auspices of the Indianapolis C. L. U. chapter and discussed chiefly C. L. U. accomplishments. President H. E. Nyhart of the Indianapolis association presided.

Tampa, Fla.—H. C. Tillman, newly elected state senator, promised to be an opposing influence against any increase in the tax or other burdens on life insurance at the last meeting.

CHICAGO NEWS

MAKES RECORD IN FIRST YEAR

The Freeman J. Wood agency of the Lincoln National Life in Chicago wrote \$2,800,000 the first year of its existence ending July 15. Over \$1,000,000 has already been paid for this year. The agency started from scratch a year ago. There are 37 agents in the agency.

CONTINENTAL BRANCH FIELD DAY

The annual field day of the Chicago branch of the Continental Assurance under Manager E. L. Grant and Associate Manager F. A. Miles was held at Rolling Green Country Club near Chicago. Agents qualified to attend the outing by minimum production in the period May 15-June 15. Thirty-five agents qualified. W. H. Alger, leader in the branch, won low gross in the golf tournament. A contingent elected to take in the races at Arlington track nearby. Vice-president L. L. Johnson of the Continental Assurance and Vice-president H. A. Glasgow of the Continental Casualty, who directs the branch, attended.

LEISSLER MANAGING EDITOR

John C. Leissler, former insurance editor of the Chicago "Journal of Com-

merce," has been appointed managing editor of the "Insurance Index." He was connected with the Chicago "Journal of Commerce" from 1926 until a year or two ago. He is a native of Texas, where he started in the newspaper business. He was in newspaper work for a while in Kansas City and also in Des Moines.

O. R. CARTER'S OFFICE MOVES

The northern Illinois branch of the New York Life in Chicago under O. R. Carter, supervisor of agents, has moved from 7 South Dearborn Street to 208 South LaSalle Street. The office, which is much larger, is in rooms 1882-6.

MARQUIS & ELLSWORTH PICNIC

About 20 members of the Marquis & Ellsworth agency of the Provident Mutual Life in Chicago held a two day field meet at the Big Run Country Club near Joliet, Ill., last week. This was strictly a golf affair and the men played baseball, stag and bridge.

OPEN EDUCATIONAL DEPARTMENT

The Insurance Exchange branch office of the Continental Assurance has opened an educational insurance department, W. B. Ingwersen being appointed statistician in this work. He also will train agents and brokers in the educational accumulation plan which he originated. This involves insurance on the lives of the father, mother and child, a combination which, although secured by use of the standard policies, is said to present many advantages. The Continental Assurance writes juvenile insurance at all ages down to one day. Mr. Ingwersen has had some 13 years' insurance experience in Chicago. He was actuary with the Harris Trust Company of Chicago, which had a savings and insurance plan, and later with the "assured estate" service of the National Bank of the Republic, which for many years was highly successful.

Burget Back at Desk

Eugene O. Burget, president of the Peoples Life of Frankfort, Ind., who suffered a broken heel on the golf course at La Fayette, Ind., some weeks ago, is now able to be at his desk, but is still wearing a cast. He can get about with the aid of crutches. His physician informs him it will be some weeks before the cast can be removed.

The agents of the Peoples Life are staging a drive this month in honor of Arthur C. Louette, vice-president and manager of agencies.

The company has issued its semi-annual statement, showing assets \$7,787,976, policy reserves \$6,582,035, capital 300,0800 and net surplus \$400,000.

Doyle to Reserve Loan

Clinton C. Doyle, who is retiring as agency assistant of the Connecticut Mutual in Columbus, O., to become agency superintendent of the Reserve Loan Life of Indianapolis, was honored at a luncheon given by a group of Columbus life insurance men.

J. Boyd Davis, Penn Mutual, who is secretary of the Ohio Association of Life Underwriters and treasurer of the Columbus association, was toastmaster and short talks were made by George W. Steinman, president Midland Mutual; Frank L. Barnes, agency vice-president Ohio State Life; H. S. Stephan, Travelers; S. K. Coffman, general agent Connecticut Mutual, and Paul Smith, New England Mutual, newly elected president of the Columbus association. Mr. Doyle made a fitting response.

Illinois Fees \$6,248,808

Fees paid by insurance companies to the Illinois insurance department for the fiscal year ending June 30 amounted to \$6,248,808, Insurance Director Palmer announces. Of this amount, \$5,716,913 represented a privilege tax, amounting to 2 percent of the gross business.

WANTED SUPERVISOR LIFE INSURANCE FOR CHICAGO

Age 25-35. Must have fair production record, faculty of imparting your knowledge to others, and be willing to follow a definite system which produces results. Small salary—bonus and commission. Phone Randolph 6430 for appointment.

LIFE PAYMENTS

The National Underwriter

LIFE INSURANCE EDITION

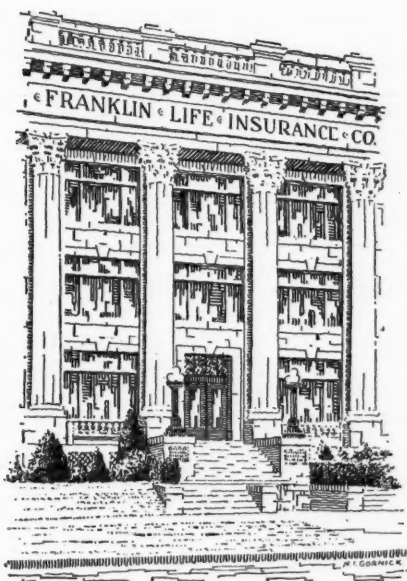
In Two Parts
Part Two

Friday, July 20, 1934

38th Year
No. 29

GOLDEN ANNIVERSARY

JULY 23, 1934



THREE NEW RECORDS

As birthday offerings, Franklin Agents presented the Company with three new production records.

1. On March 8th the Home Office Agency wrote the largest volume of new Franklin business ever produced in one day in the home city of the Company, Springfield, Ill.

2. On May 25th the Company's fieldmen in Illinois set a new state-wide one-day record; and

3. On May 31st the entire field force set an all-time, all-territory record of \$1,400,000.00 of new Franklin business produced in a single day.

FURTHERMORE—PAID BUSINESS IN THE FIRST HALF OF 1934 EXCEEDS PAID BUSINESS FOR THE FIRST HALF OF 1933 BY MORE THAN 90%

A New Development-Program Contract—

a contract built on expansion principles for agency expansion purposes has been adopted to inaugurate our second fifty years of service. If you are not obligated to another company, ASK US ABOUT IT.

THE FRANKLIN LIFE INSURANCE COMPANY

SPRINGFIELD, ILLINOIS

1884



1934

Figures that Speak

The Metropolitan Life Insurance Company presents figures from its Annual Statement for 1933 and makes comparisons which show how the Company has carried on during the five difficult years since 1928

THROUGHOUT a period of almost unparalleled world-wide depression the institution of Life Insurance in America has furnished an example of achievement that wins admiration wherever it is understood.

Between January 1st, 1929 and January 1st, 1934, the Metropolitan Life Insurance Company, which insures the lives of more than 25,000,000 persons—nearly one-fifth of the total populations of the United States and Canada — paid to its policyholders and their beneficiaries more than Two Billion Dollars (\$2,000,000,000).

During the same period, its policyholders contributed, through their premium payments, toward the increase of more than One Billion Dollars (\$1,000,000,000) in

the assets held for future distribution to themselves and their beneficiaries.

After payment, during that period, of more than Four Hundred and Fifty Million Dollars (\$450,000,000) by way of dividends to policyholders, the Company's surplus was increased by more than One Hundred Million Dollars (\$100,000,000).

These figures, of one company alone, are striking evidence of the reliance which the people of the United States and Canada place on the security and protection of life insurance.

Life Insurance is the most effective and satisfactory means of providing for the future of one's self and one's dependents.

	December 31, 1928	December 31, 1933	Increase in Five Years
Assets	\$2,695,475,965.64	\$3,860,761,191.39	\$1,165,285,225.75
Statutory Policy Reserves	2,374,118,707.00	3,358,462,467.00	984,343,760.00
Other Liabilities	161,281,258.71	216,175,691.68	54,894,432.97
Surplus, including Contingency Reserve	160,075,999.93	286,123,032.71	126,047,032.78
Insurance in Force	16,371,956,002.00	18,802,984,818.00	2,431,028,816.00
Dividends paid Policyholders	During the year 1928 67,904,719.32	During the year 1933 101,790,536.56	Total for Five years 450,608,045.72
Total paid Policyholders and Beneficiaries (including Dividends)	283,396,831.69	572,679,580.85	2,319,359,211.70

Report for the Year Ending December 31, 1933

(In accordance with the Annual Statement filed with the New York State Insurance Department)

Assets	\$3,860,761,191.39
Liabilities	
Statutory Policy Reserves	\$3,358,462,467.00
Reserve for Dividends payable in 1934 upon	
Industrial Policies	\$45,232,899.00
Ordinary Policies	48,188,553.00
Accident and Health Policies	1,809,000.00
Total Reserve for Dividends	95,230,452.00
All Other Liabilities	120,945,239.68
Contingency Reserve	43,000,000.00
Unassigned Funds (Surplus)	243,123,032.71
	\$3,860,761,191.39
Income in 1933	871,233,003.33
Increase in Assets during 1933	91,388,766.11

Note—The values used for stocks and for bonds not subject to amortization are those furnished by the National Convention of Insurance Commissioners. On the basis of market values, as of December 31, 1933, of stocks and of bonds not subject to amortization, the Total Assets are \$3,837,723,706.21, the Contingency Reserve \$19,962,514.82 and the Unassigned Funds (Surplus) \$243,123,032.71.



Life Insurance Outstanding	
Ordinary Insurance	\$9,936,236,416.00
Industrial Insurance (premiums payable weekly or monthly)	6,424,469,056.00
Group Insurance	2,442,279,346.00
Total Insurance Outstanding	\$18,802,984,818.00
Policies in Force (including 1,352,614 Group Certificates)	41,660,510
Paid-for Life Insurance Issued, Revived and Increased in 1933, \$3,174,994,475. Ordinary, \$1,583,300,706; Industrial, \$1,505,470,439; Group (excluding Increased) \$86,223,330.	
Accident and Health Insurance Outstanding	
Principal Sum Benefit	\$1,213,622,700.00
Weekly Indemnity	12,536,918.00
Dividends Paid to Policyholders to date plus those declared for 1934	\$918,472,210.17

This is a mutual Company. There are no stockholders. All of its assets are held for the benefit of its Policyholders.

METROPOLITAN LIFE INSURANCE COMPANY — NEW YORK

FREDERICK H. ECKER, President

LEROY A. LINCOLN, Vice-President and General Counsel

The National Underwriter

LIFE INSURANCE EDITION

Succeeding

THE INSURANCE PRESS

Life Insurance Distributions Number

Over Three Billion to Policyholders

Life Insurance Companies Distribute \$3,465,224,187 in Payments in 1933—Five-Year Total \$14,764,997,801—Totals of Over a Million Paid in 147 Cities—613 Individual Claims of \$30,000 or More

POLICYHOLDERS and beneficiaries in United States and Canada received \$3,465,224,187 in payments from life insurance companies in 1933. Of this large amount death claims, matured endowments, annuities and additional accidental death benefits totaled \$1,411,187,914, compared to \$1,469,421,038 in 1932. Payments for premium savings and cash surrender values amounted to \$2,054,036,273 last year compared to \$2,088,426,843 in 1932. The slight decrease in payments in 1933 was probably due to the decrease of \$4,000,000,000 in insurance in force last year and to the moratorium on cash surrender values.

DURING the last five years, from 1929 to 1933, when the country was going through unprecedented economic depression, life insurance companies paid to policyholders and beneficiaries a grand total of \$14,764,997,801. This demonstrates the vast scale upon which life insurance met the needs and demands of its investors and their dependents. During the five years life insurance companies were paying out nearly \$15,000,000,000, the admitted assets of all life insurance companies increased over \$3,000,000,000.

While the federal government had its lowest income tax yield on record in 1933 with \$720,000,000, life insurance companies paid nearly five times that sum to policyholders and beneficiaries. Although the income tax payments in 1933 were 70 percent lower than in 1929 when the total was \$2,348,000,000, life insurance companies paid out 53 percent more money in 1933 than in 1929.

The payment of nearly three and a half billion dollars by life insurance companies in

1933 is difficult to comprehend because of the vastness of the sum. A billion dollars is far beyond the power of comprehension of the ordinary mind and it is more a symbol rather than an actual sum of money. It would take the average American wage earner nearly three and a half million years as prosperous as 1929 to earn the money paid out by life insurance companies last year. The sum would support 1,750,000 average American families for a year. Over \$10,000,000 was paid

Permanent disability claims again showed a large increase in 1933, totaling \$89,521,034 or 11 percent more than the 1932 total of \$80,414,134. In the last five years disability payments have increased 160 percent, last year's total being \$55,307,432 more than the 1929 total of \$34,213,602. Life insurance payments on double indemnity claims in cases of accidental death decreased 11 percent in 1933, totaling \$21,733,200, compared to \$24,186,109 in 1932. This is the second year the double indemnity payments have decreased, the 1931 high being \$27,018,033.

Totals of 34th Annual Tabulation

THE NATIONAL UNDERWRITER — INSURANCE PRESS computations show the following summation of life insurance distributions in 1933 by insurance organizations operating in the United States and Canada and the United States Veterans Bureau and the Returned Soldiers Insurance of Canada:

1. Death claims, matured endowments, annuities, disability claims and additional accidental death benefits. \$1,411,187,914
2. Payments for premium savings (dividends to policyholders) and for cash surrender values 2,054,036,273

Grand Total (Items 1 and 2) \$3,465,224,187

out by life insurance companies on each business day of 1933. Life insurance payments were nearly 10 percent of the estimated national income of \$39,800,000,000 in 1933. High taxes are always considered a heavy burden by the public, but the high levies which will be made by the federal, state and local governments this year will amount to about \$9,000,000,000 or less than three times as much as the life insurance payments.

IN this year's number are listed 613 names of people who died in 1933 leaving \$30,000 or more in life insurance.

The largest individual death claim in 1933 was on the life of John G. Bullock, Los Angeles merchant, who left \$1,690,325 insurance. Mr. Bullock, who was 62 when he died from a sudden heart attack, started out as a grocery clerk at the age of 11. In 1896 he went to Los Angeles and worked his way up from a department store clerk until in 1907 he became manager of a department store bearing his own name, which since then has become the largest in Los Angeles.

The second largest amount in 1933 was \$1,688,500 left by Joseph W. Bettendorf, president of the Bettendorf Company, railway car manufacturers of Davenport and Bettendorf, Iowa. It is reported that Mr. Bettendorf secured the bulk of his insurance in 1927 and 1928. The insurance represented a large part of his estate.

John D. Ryan of New York left \$1,510,000 insurance. Mr. Ryan was connected with the Anaconda Copper Mining Company and during the war was assistant secretary of war and

headed the department's aircraft division.

Harry E. Pence, Dayton, O., and Minneapolis, left \$941,807. Mr. Pence was a capitalist and automobile distributor in Minneapolis territory. George Lytton, Chicago merchant and prominent in civic work, left \$912,000 in life insurance. George Vits of Manitowoc, Wis., left \$818,000 life insurance. Mr. Vits was president of the Aluminum Goods Manufacturing Company and Republican national committeeman in Wisconsin. The next largest sum was left by A. M. Chisholm, Duluth, Minn., being \$815,500. Mr. Chisholm made his original fortune in iron ore, but his interests extended to many lines. It was reported that he bought \$600,000 of his life insurance about eight years ago in his early sixties. The mining town of Chisholm, Minn., 60 miles from Duluth, is named after him.

William E. Eddins, Hattiesburg, Miss., left \$815,000 life insurance and Alva C. Surber, Muncie, Ind., \$718,825. Mr. Surber was a practicing physician. Herbert N. Straus of New York City left \$650,000 life insurance. He was vice-president of R. H. Macy & Co. of New York and president of L. Bamberger & Co., of Newark, N. J., two of the largest department stores in the United States. He was a brother of Jesse Isidor Straus, ambassador to France.

OTHER large policyholders who died in 1933 were: John P. Kolla, Holland, Mich., \$625,000 life insurance; Harry McLachlan, Danbury, Conn., \$595,000; Merrill B. King, Kalamazoo, Mich., \$497,000; William P. Beeber, Williamsport, Pa.; William A. Sharp, Reading, Pa., \$476,000; Harry E. McLain, Pittsburgh, Pa., \$462,383; B. F. Richardson, Spring Lake, N. J., \$425,000; Frank Finstwait, New Rochelle, N. Y., \$390,766; and William B. Frear, Troy, N. Y., \$366,910.

Among other prominent persons who died in 1933 leaving substantial sums of life insurance were: Franklin B. Mead, Fort Wayne, Ind., vice-president of the Lincoln National Life and president of the American Institute of Actuaries, \$263,104; Ring Lardner, East Hampton, N. Y., author and newspaper man, \$250,000; Erwin R. Brigham, Chicago and Glencoe, Ill., former president of the North American Car Company, \$179,500. Mr. Brigham's father, Henry H. Brigham, who founded the car company, died in 1930 and left \$307,500 in life insurance. Benjamin I. Rapport, Chicago, president of the Old Republic Credit Life, \$77,000; William N. Doak, Washington, D. C., former secretary of labor, \$34,000. The outstanding woman policyholder who died in 1933 was Texas Guinan, New York night club hostess, with \$250,000.

LIFE insurance payments exceeded \$100,000,000 in 147 cities in the United States and Canada last year, compared with 150 in 1932, 141 in 1931, 126 in 1930 and 124 in 1929. There were 21 cities which received payments of \$10,000,000 or more last year, the same number as in 1932.

New York was the outstanding leader among the cities for life insurance payments in 1933, with a \$151,311,300 total, although it represented a decrease of 6 percent from the 1932 total of \$161,280,000. Chicago showed a substantial gain in payments last year and ranked second with \$97,350,000 compared to \$85,300,000, a 14 percent increase. Philadelphia came third with \$41,000,000, a decrease of 11 percent from the 1932 total of \$46,160,000. Pittsburgh advanced from fifth to fourth place with \$31,000,000, an 8 percent gain over the 1932 total of \$28,756,000. Los Angeles was fifth with \$29,211,000, 3 percent more than the

1932 total of \$28,500,000. Brooklyn dropped from fourth to sixth place with \$28,344,000 in payments, 7 percent less than its total of the year before. St. Louis advanced from ninth to seventh place in payments with \$25,280,000, a gain of over \$1,000,000. Detroit, which had a decrease of over \$2,000,000 came eighth with \$23,600,000, followed by Boston with a slight increase for a total of \$19,700,000. Cleveland

000,000, Massachusetts \$168,500,000, New Jersey \$158,000,000, Michigan \$118,000,000, Missouri \$111,100,000 and Indiana \$81,400,000.

The largest percentage increase in 1933 was in Mississippi, which had \$22,100,000 in payments, 23 percent more than in 1932. Missouri had the second largest increase with 18 percent, followed by North Dakota with 17 percent and Rhode Island with 12 percent. Connecticut had a 9 percent gain and Maine and Massachusetts a 7 percent gain.

Missouri showed the largest actual gain in dollars with \$17,200,000 more in payments in 1933 than in 1932. New York had the second largest gain with \$13,000,000, followed by New Jersey with \$11,000,000 and Massachusetts with \$10,500,000. Indiana payments increased \$5,300,000 and Connecticut \$5,200,000.

Although New York is the largest state in population it had the largest per capita payment in 1933 with \$50.70, Oregon was second with a per capita payment of \$47.90. Rhode Island was third with \$42.20, Delaware fourth with \$41.15 and Connecticut \$40.40. Massachusetts had \$39.65 and New Jersey \$39.20 per capita payments.

HIGHLIGHTS

Life insurance policyholders and beneficiaries in the United States and Canada were paid \$3,465,224,187 in 1933.

Life insurance companies paid \$21,733,200 in double indemnity claims in 1933.

Permanent total disability claims totaled \$89,521,034 in 1933, an 11 percent increase.

There were 613 life insurance death claims for \$30,000 or more in 1933. Of these three were for a million or more, nine from a half to one million and 138 payments from \$100,000 to \$500,000.

There were 147 cities in the United States and Canada in which life insurance payments amounted to over \$1,000,000 in 1933, compared to 150 in 1932, 141 in 1931, 126 in 1930, and 124 in 1929.

New York led all the states in life insurance payments in 1933 with a total of \$641,000,000. Pennsylvania came second with \$331,000,000, followed by Illinois with a \$235,500,000 total.

fared worst of the larger cities in comparative payments with \$19,350,000 in 1933 and \$24,410,000 in 1932. Cincinnati with a slight decrease was again in 11th place with \$18,182,000. Washington, D. C., moved up from 18th to 12th place with a \$2,500,000 gain, having a \$15,405,000 total. Toronto ranked 13th, advancing from 17th in 1932, with a \$15,286,000 total or a gain of nearly \$2,000,000. Baltimore came 14th with \$15,129,000, a \$2,000,000 decrease. San Francisco moved up from 19th to 15th place with \$14,841,000 or a gain of over \$3,000,000.

NEW YORK ranked first among all states in life payments with \$641,000,000, an increase of 2 percent over the 1932 total of \$628,000,000. Pennsylvania came second with \$331,000,000, or \$1,000,000 less than in 1932. Illinois came third with \$235,500,000, followed by Ohio with \$182,000,000, California \$172,-

DUE to the moratorium and better business conditions in 1933, the total outstanding notes and loans to policyholders decreased \$40,997,521 in 1933, the total outstanding at the end of 1933 being \$3,985,199,840 and at the end of 1932, \$4,026,197,361. In 1932 when many policyholders were in dire financial straits, there was a large increase in policy loans amounting to \$453,069,870. Although the cash reserve features of life insurance policies greatly aided many policyholders in the depression, it is gratifying to note that there is quite a decrease in requests for loans and increase in repayments.

At the end of 1933, the 283 legal reserve life insurance companies had \$22,281,489,790 in assets, compared with \$20,969,152,010 in 1932 or an increase of \$1,312,337,780. Life insurance in force at the end of 1933 totaled \$103,219,119,878. Of this \$76,835,071,336 was ordinary; \$9,372,525,893 group and \$17,011,522,649 industrial. The companies received \$258,310,441 in new life premiums and \$2,259,341,828 on renewals in 1933. Industrial premiums totaled \$649,283,558, while disability and double indemnity premiums amounted to \$101,225,523. The total premium income in 1933 was \$3,548,867,104.

Because of the uncertainty in the general investment fields, investments in annuities increased 41 percent in 1933. Annuity premiums last year totaled \$280,705,754, compared to \$198,303,548 in 1932, an increase of \$82,401,806. In 1933, \$16,258,466,018 in new business was written, compared to \$16,555,396,741 the year before.

Although general business has shown a decided advance in the last year and a half, life insurance is still maintaining its great importance in the lives of widows and their families. Investments, especially mortgages and real estate, are still depreciated a great deal in value and it is difficult to realize cash upon them without great sacrifice in principal. In fact, in one of the letters from beneficiaries in this number the widow tells how she was able to secure a large discount on her mortgage by paying it off in cash with her life insurance money. It will take a good many years for individuals to accumulate their savings so that they will provide adequate resources in time of need. Life insurance is the pre-eminent method for providing for the contingencies of life and old age.

Large Individual Life Insurance Death Payments in 1933

John G. Bullock, Los Angeles.	\$1,690,325
Joseph W. Bettendorf, Bettendorf & Davenport, Ia.	1,688,500
John D. Ryan, New York City	1,510,000
Harry E. Pence, Dayton, O. & Minneapolis	941,807
George Lytton, Chicago	912,000
George Vits, Maintowoc, Wis.	818,000
A. M. Chisholm, Duluth, Minn.	815,500
Wm. E. Eddins, Hattiesburg, Miss.	815,000
Alva C. Surber, Muncie, Ind.	718,825
Herbert N. Straus, New York City	650,000
John P. Kolla, Holland, Mich.	625,000
Harry McLachlan, Danbury, Conn.	595,000
Merrill B. King, Kalamazoo, Mich.	497,000
Wm. P. Beeber, Williamsport, Pa.	485,000
Wm. A. Sharp, Reading, Pa.	476,000
Harry E. McLain, Pittsburgh.	462,383
B. F. Richardson, Spring Lake, N. J.	425,000

\$390,000-\$250,000

Frank Finsthrwait, New Rochelle, N. Y.	390,766
Wm. B. Frear, Troy, N. Y.	366,910
R. W. Stevens, Chicago and Highland Park, Ill.	361,000
Emery L. McKelvey, Youngstown, O.	357,686
Morton B. Hirsh, Philadelphia	337,000
George E. Randles, Cleveland.	335,000
Henry L. Ott, Crestwood, Ky.	309,752
John H. Kelly, Sioux City, Ia.	305,684
George T. O'Maley, Kansas City, Mo.	305,000
Leon H. Frank, Highland Park, Mich.	305,000
Henry L. Beecher, New Ulm, Minn.	304,946
Henry Almstedt, Louisville, Ky.	304,000
Spencer H. Wright, Amarillo, Tex.	300,000
Ernest S. Gregory, Fullerton, Cal.	287,800
Emanuel H. Hegman, Chicago	285,000
Christian J. Nuble, Lancaster, Pa.	277,128
James A. Struthers, Minneapolis	271,934
Walter C. Davis, Colorado Springs, Col.	271,000
Franklin B. Mead, Fort Wayne, Ind.	263,104
Ezra Warner, Chicago	252,000
Chas. E. Finke, Chicago	252,000
Matthias A. Wagner, Toledo.	251,000
Ring Lardner, East Hampton, N. Y.	250,000
Carlos K. McClatchy, Sacramento, Cal.	250,000
P. M. Speer, Colebrook, Conn.	250,000
Texas Guinan, New York City	250,000

\$245,000-\$100,000

W. H. Hall, West Hartford, Conn.	245,000
Robert P. Brewer, New York City & Tulsa	244,900
Newton A. Wolcott, Warren, O.	242,500
Edgar J. Kahn, Peoria, Ill.	232,890
Guy D. Goff, Thomasville, Ga.	225,000
J. D. Blanton, Nashville	220,272
John G. Pope, Chattanooga	214,444
A. A. Cohn, South Euclid, O.	212,667
George W. Malone, Pittsburgh	203,000
Robert W. Craige, Phoenix, Ariz.	202,000

Howard D. McClelland, Forest Hills, N. Y.	290,751
Meyer Schloss, Baltimore	200,000
Wm. S. Connelly, Kansas City, Mo.	195,700
Albert W. Wagner, Decatur, Ill.	195,141
E. Woodall, Dallas	195,000
Arthur C. Hilmer, St. Louis & Miami Beach, Fla.	190,000
Thomas W. Garland, St. Louis	190,000

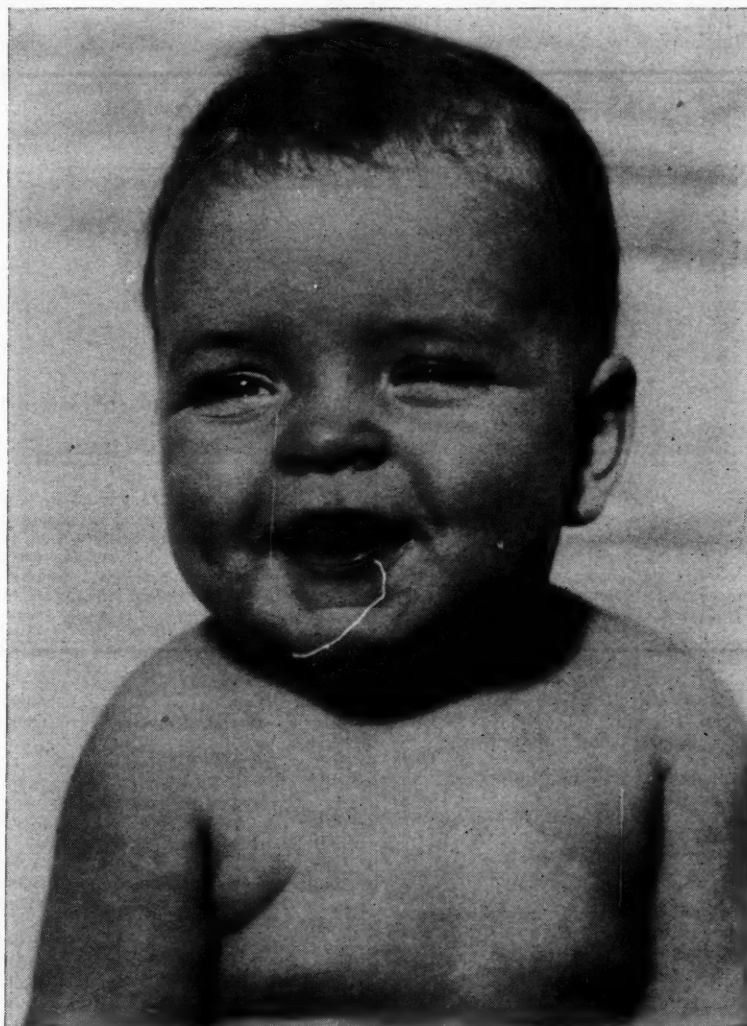
Maurice R. Roberts, Baltimore	160,000
Rosier B. Wingate, Amarillo, Tex.	160,000
E. D. Emmons, New York City	159,000
John E. Mahoney, Enid, Okla.	156,479
Harry C. Slemmon, Toronto	155,000
Edwin E. Truskett, Mount Dora, Fla.	154,626
Howard B. Straus, New York	

F. W. Miller, Birmingham, Ala.	138,288
Mayer Mirken, New York City	138,252
Joseph M. Brandt, Marietta, Pa.	136,000
Wm. H. Gilbert, Grand Rapids	136,000
Frank A. Cramer, Clayton, Mo.	133,000
Ary E. Zonne, Minneapolis	132,939
Charles M. Jackman, Wichita, Kan.	131,000
Frank P. Zoch, San Antonio, Tex.	130,848
Joseph M. Schain, Berwick, Pa.	130,500
J. Irving Walsh, New York City	130,000
Chas. E. McMinn, Buffalo, Okla.	129,439
Meyer S. Miller, St. Louis & Festus, Mo.	126,000
Emerson Carey, Hutchinson, Kan.	126,000
Lewis W. Hancock, Louisville	125,000
Wm. Waterman, New Orleans	125,000

\$124,000-\$100,000

Elisha T. Cole, Ferris, Tex.	124,000
Edwin B. Anderson, Chattanooga	122,600
Frederick M. McDonald, Memphis	121,500
B. H. Jones, Atlanta, Ga.	120,000
Abram I. Buckwalter, Meridan, Miss.	118,425
Daniel A. Shaw, Quincy, Fla.	118,353
Gerald Fitzgerald, San Francisco	116,000
W. C. Thomson, Gaffney, S. C.	116,000
Maurice Rousseau, Montmagny, Que. Can.	115,120
Howard E. Metzger, Cincinnati	115,000
John F. Queeny, St. Louis	115,000
John D. Davis, Jr., Atlanta	115,000
John G. Logue, Houston	114,150
Chambliss Keith, Selma, Ala.	114,000
Frank C. Niles, Kansas City, Mo.	113,000
Adolph L. Wirt, Milwaukee	112,709
M. L. Bond, Branchville, N. J.	112,000
Ernest H. Meyer, Portland, Ore.	111,000
Louis A. Simons, Kansas City, Mo.	110,120
Leo Wenk, Chicago	110,000
W. A. Dodge, Warsaw, Ill.	109,100
Fred L. Hartheimer, Baltimore	109,000
Wm. W. Whitecotton, Los Angeles	107,000
Edward B. Nobel, Jonesboro, Arkansas	106,800
Louis C. Sonnentheil, Dallas	106,000
Ezra H. Frisby, Bethany, Mo.	106,000
Thomas M. Green, Wilmington, N. C.	105,114
Fred C. Trigg, Kansas City, Mo.	105,000
John O. White, Nashville	104,000
W. Elliott, Henderson, Ky.	104,000
Ernst R. Alexander, San Francisco	103,365
J. J. Corbett, Lynn, Mass.	103,628
Harry R. Cunningham, Helena, Mont.	103,500
David J. Heisey, Dubuque, Ia.	103,000
Franklin Pingree, Salt Lake City	103,000
Harry Schwartz, Philadelphia	102,000
Clarence E. Randall, Springfield, Ill.	101,500
Wm. T. Cooper, Rutherford, N. J.	101,000
Clyde E. Sawyers, Centerville, Ia.	100,073

(CONTINUED ON NEXT PAGE)



His future is ahead. The kind of a man he will be when he grows up depends greatly upon his parents. His father can do much towards his future happiness by providing sufficient life insurance to guarantee him an education and his mother's care until he reaches maturity. (H. Armstrong Roberts photo)

Grove E. Warner, Greenwich, Conn.	180,000
Erwin R. Brigham, Chicago & Glencoe, Ill.	179,500
Wm. H. Zarley, Joliet, Ill.	172,000
Theodore R. Faber, Peoria, Ill.	170,000
Samuel Rosenbaum, Philadelphia	170,000
Shady M. Young, Timmons-ville, S. C.	168,000
Samuel Malbin, Cleveland Heights, O.	166,000
Isaac Marks, Indianapolis	165,000
Terrel M. Clemons, Chattanooga	163,000
City	154,000
Rollen J. Windrow, Dallas	151,000
George D. Barnes, Menasha, Wis.	150,000
Max Feinberg, Beaumont, Tex.	150,000
Mark Silverstone, St. Louis	148,000
W. A. McInerney, South Bend, Ind.	148,000
Raymond B. Morris, Olean, N. Y.	147,103
Benjamin Heller, Chicago	146,000
John Scott, Glenside, Pa.	142,000
Albert E. Keintal, New York City	139,500

Large Payments—Continued

John D. Cady, Chicago.....	100,000
Robert Van Iderstine, New York City.....	100,000
Harry S. Gille, Jr., Kansas City, Mo.....	100,000
Paul C. L'Amoreaux, Chicago.....	100,000
Lon W. Haynes, Detroit.....	100,000
George A. Harbaugh, Alva, Okla.....	100,000
W. H. White, Boyne City, Mich.....	100,000
James A. Walker, Pasadena, Cal.....	100,000
Henry R. Wemmer, Lima, O.....	100,000
Carl H. Weil, Chicago.....	100,000

\$99,700-\$75,000

John MacGregor, Cleveland..	99,700
G. A. Wetherhold, Allentown, Pa.....	99,000
Wm. Engelback, New York City.....	99,000
Sidney W. Sunshimer, Denver	97,500
Emil Hokanson, Milwaukee..	97,500
B. F. Strecher, Marietta, O..	97,000
F. W. Knoll, Reading, Pa.....	93,000
Lloyd F. Layne, Memphis.....	93,000
Aaron Mendelson, Pontiac, Mich.....	93,000
J. Frank Harrison, Chattanooga.....	92,500
Daniel M. Chambliss, Knoxville.....	91,500
Wm. H. Blood, Jr., Boston..	91,000
Eli Nachamson, Durham, N. C.	90,586
Dr. Joseph S. Licktenberg, Kansas City.....	90,068
Herschel S. White, Sanford, Fla.....	90,000
Leopold Ackerman, St. Louis.	90,000
W. H. Rometsch, Philadelphia	88,970
George K. Freeman, Goldsboro, N. C.....	88,961
Henry T. Donnell, Dadeville, Ala.....	88,360
Robert S. Carroll, Bucyrus, O.	88,000
Chas. M. Deger, Dayton, O..	88,000
Wm. C. Uhri, Clayton, Mo.....	87,260
David K. Winton, Hinsdale, Ill.....	87,000
Edgar Lebensberger, Chicago.	85,218
Luther D. Marr, Kansas City, Mo. and Ft. Scott, Kan.....	85,000
R. M. McLellan, Newton Highlands, Mass.....	85,000
Wm. H. Smith, Palisade, Nebr.....	85,000
Eastman F. Tate, Picayune, Miss.....	84,921
Rumsey Lewis, Nashville.....	84,000
Percival J. Walker, Piedmont, Cal.....	83,014
John S. Waterman, Sr., New Orleans.....	81,000
Paul Lester James, Springfield, Ill.....	80,040
Christopher G. McKinley, Pittsburgh.....	80,000

\$80,000-\$75,000

D. G. C. Sinclair, Avon, N. J.	80,000
Henry W. Thornton, Mechanicsburg, Pa.....	80,000
John L. Reynolds, Salt Lake City.....	80,000
Frederick D. Rice, Paragould, Ark.....	80,000
Simon A. Yockey, Detroit.....	79,570
F. R. Thorns, Brooklyn.....	79,165
Karl E. Long, Detroit.....	79,000
Horace W. McDavid, Decatur, Ill.....	78,935
Jacob Shaffner, Erie, Pa.....	78,500
Walter F. Christmann, Tucson, Ariz.....	77,785
Otto A. Mueller, Sheboygan, Wis.....	77,500
Walter Taylor, Los Angeles..	77,150
Benjamin I. Rapport, Chicago.	77,000
Thaddeus M. Moseley, Jr., West Point, Miss.....	77,000
John F. McGovern, Seattle, Wash.....	77,000
George G. Britton, Anniston, Ala.....	76,250
H. A. Lengfelder, Belleville, Ill.....	76,000
Joseph L. E. Cox, Albuquerque, N. M.....	75,606
Barton L. Parker, Green Bay, Wis.....	75,560

Chas. J. Dorner, New York City.....	75,000
John W. Dohm, Hibbing, Minn.....	75,000
John J. Hartmann, San Jose, Cal.....	75,000
Clarence Loeb, Merion, Pa.....	75,000

\$74,070-\$65,000

Charles Zimmerman, Columbus, O.....	74,070
F. E. Straus, Chicago.....	73,000
Andrew Stevenson, Los Angeles.....	73,000
Otto K. Steuwer, Memphis.....	73,000
Roy E. Dearing, Dallas.....	73,000
Wm. M. Carroll, Beaumont, Tex.....	71,500
Milton F. Belisle, Kansas City, Mo.....	71,400
Kenny H. Bell, River Forest, Ill.....	71,000
Walter W. Wood, Marietta, O.	71,000
Horace L. Wiggins, Philadelphia.....	70,884
Otto Seelbach, Louisville.....	70,000
Conrad Reeb, East St. Louis, Ill.....	70,000
Morris W. Ellis, Nashville.....	69,000

Fred P. Holt, Austin, Tex....	63,000
Charles A. Werner, Malverne, N. Y.....	63,000
Morgan H. Cox, Dallas.....	62,650
Max Goltman, Memphis.....	62,548
George E. Dean, Albion, Calif.	62,000
Emory L. Dial, Cleveland....	61,950
John E. Hardin, Greensboro, N. C.....	61,387
Miles F. Yount, Beaumont, Tex.....	61,191
Clyde O. Lamson, Rochester, Minn.....	61,000
Isaac Weil, Ft. Wayne, Ind..	61,000
Harry M. O'Brien, Washington, D. C.....	61,000
Roy C. Seaman, Cherokee, Ia.	60,500
George C. Monroe, South Haven, Mich.....	60,500
George N. Beal, East Orange, N. J.....	60,000
James E. Maxwell, Decatur, Mich.....	60,000
H. J. Kaltenthaler, Philadelphia	60,000
John B. Wolfe, Wilkes-Barre, Pa.....	60,000
Earl C. Chapman, Garrettsville, O.....	60,000
Carol E. Dengler, Upper Montclair, N. J.....	60,000

J. E. Kilpatrick, Short Hills, N. J.....	55,249
Harry L. Bossemeyer, Hutchinson, Kan.....	55,000
Fred C. Veal, Albany, Ore....	55,000
Clarence Ely, Maquoketa, Ia.	55,000
James A. Page, Mineral Point, Pa.....	55,000
Wm. S. Penick, New Orleans, La.....	55,000
Henry L. Tuc, Fayetteville, Ark.....	55,000
Oscar Hussa, Bangor, Wis....	55,000
Joseph T. Hester, Huntingdon, Tenn.....	55,000

\$54,900-\$50,000

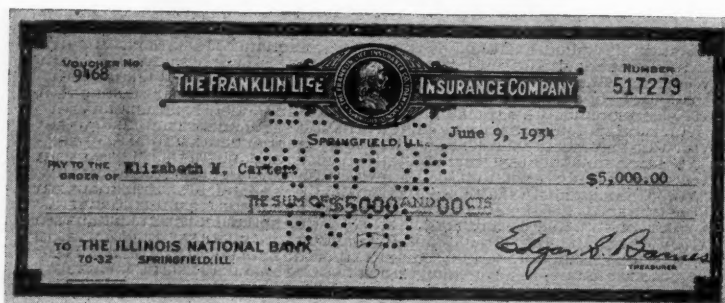
James O. Otis, Providence, R. I.....	54,900
Theodore Pundman, Saint Charles, Mo.....	54,000
John C. Landis, Saint Joseph, Mo.....	54,000
Horatio N. Boshell, Kankakee, Ill.....	53,500
Harry J. Clark, St. Paul....	53,500
Edward A. Nungesser, Pittsburgh.....	53,000
Leon G. Brackett, Waukegan, Ill.....	53,000
H. W. Bremer, Philadelphia..	52,800
Arthur L. Ferguson, Ft. Smith, Ark.....	52,500
Harry A. Rick, Chicago.....	52,500
Frederick Costlow, Johnstown, Pa.....	52,500
Wm. V. Mathews, Wharton, Tex.....	52,469
Guy R. Davis, Beloit, Wis....	52,000
Harry Donnelly, Cincinnati...	52,000
E. D. Ver Planck, Brookline, Mass.....	52,000
Wm. B. Young, Houston.....	52,000
Max J. Epstein, Chicago.....	51,500
Cyril B. Harpster, Columbus, O.....	51,500
Mark Pembor, Chicago.....	51,250
Wm. H. L. McCourtie, Battle Creek, Mich.....	51,000
Sam W. Stein, St. Louis.....	51,000
Michael T. Bracken, Johnstown, Pa.....	51,000
Cusil Lechtman, Kansas City, Mo.....	50,000
Edward Langer, Chicago.....	50,000
George N. Hurt, Atlanta.....	50,000
Wm. R. Hill, Brighton, N. C.	50,000
David J. Straus, San Antonio, Tex.....	50,000
Walter R. Schreimer, Kerrville, Tex.....	50,000
Chas. Ruttenberg, Pittsburgh	50,000
Walter B. Nichols, Clarksdale, Miss.....	50,000
Charles I. Apostle, Winston-Salem, N. C.....	50,000
Sam G. Epstein, Dallas.....	50,000
Harry S. Bastian, Miami and Miami Beach, Fla.....	50,000
Carl Eichenberg, Galveston..	50,000
Willis J. Jackson, Asheville, N. C.....	50,000
John Galt, Victoria, B. C....	50,000
Wm. Benziger, Chicago.....	50,000

\$49,920-\$45,000

John D. Simmons, Atlanta....	49,920
Harry Walters, Staunton, Va.	49,500
Chas. S. Luck, Ashland, Va...	49,508
Frank Israel, Pittsburgh....	49,000
George A. Dimling, Pittsburgh	49,000
W. W. Colm, Bakersfield, Cal.	49,000
John A. Lynch, Chicago.....	48,999
Winfred E. Paschall, Dallas..	48,500
James O. Christian, Lynchburg, Va.....	48,000
George B. Sedgwick, Winnetka, Ill.....	48,000
John M. Rhodes, Altamont, Ill.....	48,000
Nathan Theodore, Baltimore..	47,500
Alfred Henry, Indianapolis...	47,500
Urban P. Adams, New York City.....	47,210
J. McQueeney, Kansas City, Mo.....	47,000
Henry F. Bosse, Evansville, Ind.....	47,000
Joel R. Adams, Claremont, Miss.....	47,000
James Dugan, Marion, O.....	47,000
Walter C. Stacy, Louisville..	46,770

(CONTINUED ON NEXT PAGE)

Grief—A Cause of Death?



Two policies, each for \$5,000, issued to Lee A. Carter on April 16 and 19 in 1934, became claims on June 2, 1934. The insured, grief-stricken by the death of a member of his family, collapsed on May 10 and died of a cerebral aneurysm on June 2.

Payment of the full amount by draft dated June 4 was proffered, but the beneficiary preferred two checks. Accordingly, the proceeds of one policy were paid June 9, while the proceeds of the other will be paid in accordance with a settlement option selected by the beneficiary. (Selection not made at time of this writing.)

John G. Sibert, Sioux City, Ia.	69,000
Dick O. Terrell, San Antonio, Tex.....	69,000
John G. Garibaldi, Louisville, Ky.....	68,000
Thomas L. Mauldin, Springfield, Ill.....	68,000
Fred E. Walt, Lincoln, Neb.....	68,000
Morris Falk, Woonsocket, R. I.	67,500
Walter S. Killam, Detroit....	66,698
Charles E. Green, San Francisco.....	66,670
Dr. John O. Taft, Minneapolis	66,054
Kenneth F. Williams, Ft. Thomas, Ky.....	66,000
Benjamin Dorfman, Beaumont, Tex.....	66,000
Howard M. Mills, Cleveland, Tenn.....	65,646
J. George Mueller, Indianapolis	65,500
Minor Stewart, Houston, Tex.	65,425
Edwin C. Price, Chicago.....	65,100
Francis A. Hauber, Saint Mary's, Pa.....	65,000
George B. Williams, Winchester, Ky.....	65,000
Frederick P. Royce, Dedham, Mass.....	65,000
Emil J. Raddatz, Salt Lake City.....	65,000
Thomas P. Chapman, St. Louis.....	65,000
Joseph E. Faucett, Los Angeles.....	65,000
John Ingram, Chicago.....	65,000
Lipman M. Kahn, New York City.....	64,000
Arthur W. Miles, Livingston, Mo.....	64,000
John L. Smith, Crafton, Pa....	64,000
Thomas Zelinsky, Battle Creek, Mich.....	60,000
Oscar L. Gaede, Cleveland....	60,000
John J. Hardin, Arkadelphia, Ark.....	59,079
Edgar S. Steelman, Atlantic City, N. J.....	59,050
Adolph J. Scheid, Milwaukee.	59,000
Joe E. Dale, Woodbine, Ia....	59,000
Ulysses M. Bachman, Cleveland Heights, O.....	59,000
Bruce R. Campbell, Youngstown, O.....	58,500
Julius Schwarz, Corpus Christi, Tex.....	58,500
Sam Sparks, Austin, Tex.....	58,300
Elvin F. Scheidegger, Green River, Wyo.....	58,000
Robert B. Petty, Jr., Pittsburgh.....	58,000
Thomas R. Hickey, Northampton, Mass.....	57,500
Louis Greenberger, Pittsburgh	57,200
Oscar L. Hall, Clay, W. Va.	57,000
Frank M. Patton, Chicago....	57,000
Charles C. Cook, El Paso, Tex.....	57,000
James C. Crownover, Mable Falls, Tex.....	57,000
Grafton B. Davis, Akron, O...	57,000
Raymond C. Coleman, Estherville, Ia.....	56,583
Frank J. Hermes, New Rochelle, N. Y.....	56,435
Sol Herzog, Washington, D. C.....	56,000
Kenneth F. Williams, Cincinnati.....	56,000
Maurice B. Blehert, St. Paul	56,000

\$64,000-\$60,000

55,249

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Large Payments—Continued

Victor P. Chartrand, Montreal, Que.	46,564
Chas. F. Herrmann, Minneapolis	46,017
Raymond D. Ross, Ft. Thomas, Ky.	46,000
Mark Davis Lessard, San Francisco	46,000
Florence A. Hurley, Chicago	45,996
James P. Hughes, Hughes, Ark.	45,986
Wm. T. Dawkins, Abbeville, Ala.	45,920
John R. Pryde, Richmond, Va.	45,681
Kenneth L. Smith, Brantford, Ont., Can.	45,642
Seymour Washburn, Portland, Ore.	45,500
Earl R. Hoppe, Abilene, Tex.	45,500
Gabe E. Lucas, Sacul, Tex.	45,020
Chas. D. Quirk, Chicago	45,000
Joseph S. Ulman, New York	45,000
Wm. W. Gambill, Nashville, Tenn.	45,000
S. L. Frazier, Louisville	45,000
Edwin R. Buster, Kingsland, Ark.	45,000
Ora A. Turney, Waterloo, Ind.	45,000
Chas. Mueller, Akron, O.	45,000
George B. Levee, Chicago	45,000
Theodore J. Stephens, Stockton, Cal.	45,000

\$44,830-\$40,000

Emanuel H. Martin, Ocala, Fla.	44,830
Edwin M. Miller, Los Gatas, Cal.	44,600
Fosa A. Lambert, Columbus, O.	44,450
Victor R. McLucas, Santa Monica, Cal.	44,423
Edward L. Wittlaufer, Toronto Ont.	44,185
Arthur A. Gross, Milwaukee	44,000
Conrad M. Fox, Racine, Wis.	44,000
Waldo E. Starr, Los Angeles, Cal.	43,741
Wm. F. McGuinness, Brandon, Man., Can.	43,500
Morris Kahan, Gary, Ind.	43,374
George L. Forrest, New York City	43,000
Benjamin T. Holden, Louisville, N. C.	43,000
Benjamin B. Rosenthal, San Francisco	43,000
John W. Ross, Newton, Ia. and Troy, O.	42,640
George S. Neff, Philadelphia	42,600
Walter S. Moore, Oklahoma City and Wallis, Tex.	42,500
Walter J. Blair, Bay Shore, N. Y.	42,500
Chas. B. Westrope, Burlingame, Calif.	42,500
Chas. E. Dalrymple, Newark, N. J.	42,500
David E. Cummins, Washington, D. C.	42,500
Marion E. Hay, Spokane, Wash.	42,100
George O. Trabue, Nashville	42,000
A. J. Tangher, Milwaukee	42,000
John M. Wilkerson, Nashville	42,000
Ralph B. Nerrgaard, Kingston, Tenn.	42,000
Irving Noonan, Cleveland	42,000
Curtis E. Brooks, Arkon, O.	42,000
Herman A. Dann, Saint Petersburg, Fla.	42,000
Frank M. Long, Columbus, O.	41,500
E. Walter Gamer, Butte, Mont.	41,500
Robert Nicholson, Dallas	41,000
Fred R. Terbrack, Rochester, N. Y.	41,000
Wm. J. O'Pry, Alexandria, La.	41,000
Garret Kinney, Peoria, Ill.	41,000
Perry E. Bass, Austin, Tex.	41,000
Clyde Cleveland, Hammond, Ind.	41,000
Joe P. Glover, Rome, Ga.	41,000
Henry B. Lansburgh, Baltimore	40,700
Carl F. Meinken, Cincinnati	40,500
Wm. D. Harris, Asheville, N. C.	40,081
Joseph M. Szabo, Knoxville, Tenn.	40,054
Wm. C. Gilbert, Grand Rapids, Minn.	40,000

Wm. R. Goodheart, Sr., Los Angeles	40,000
Frank W. Fellenz, Milwaukee	40,000
Norman W. Lyster, Westmount, Que., Can.	40,000
Harry M. Keller, Hazleton, Pa.	40,000
Gail H. Cottrill, Clarksburg, W. Va.	40,000
Louis H. Aarons, Reading, Pa.	40,000
Chas. W. Appleby, Fayetteville, Ark.	40,000
Leon J. Klein, Chicago	40,000
Benjamin F. Perry, Jasper, Ga.	40,000
A. A. White, New York City	40,000
W. J. Robertson, Spring Hill, Tenn.	40,000
Dick K. Crson, Jr., Houston	40,000

\$39,930-\$37,500

John F. Conrad, Jr., St. Louis	39,936
Ralph B. Easton, Alexandria, La.	39,500
Walter F. Seay, Dallas	39,000
Michael A. Mellenthin, Los Angeles	39,000
Charles Aronson, Pistoakee Lake, Ill.	39,000
Edson C. Utter, Westboro, Mo.	39,000
George A. Urling, Pittsburgh	38,990
Wm. F. Stone, Lookout Mountain	38,571
Joseph A. Bolduc, Asbestos, Quebec, Can.	38,568
Fred E. Peterson, Los Angeles	38,517
Andrew H. Hampton, Winchester, Ky.	38,500
Hestley A. Stepp, Hendersonville, N. C.	38,200
Joseph Stone, Beloit, Wis.	38,000
Chas. F. Werst, Lexington, Ky.	38,000
Wm. S. Hadley, Wichita, Kan.	38,000
Chas. S. Ludwig, Apollo, Pa.	38,000
Lawrence Whitty, Chicago	38,000
Clifford W. White, Wenatchee, Wash.	38,000
Chas. E. Williams, Aruza, Calif.	38,000
Daniel F. Pue, Laredo, Tex.	38,000
James A. Dasher, Valdosta, Ga.	38,000
Trevor P. Jones, Cleveland Heights, O.	37,888
Abraham Ostrovsky, Chicago	37,500
W. H. Parker, Brunswick, Ga.	37,500
Ernest M. Woolf, Upperville, Va.	37,500
Jacob A. Fenberg, Albuquerque, N. M.	37,500
Lewis C. Willis, Indianapolis, Ind.	37,500

\$37,058-\$35,000

Charles J. Orbison, Hollywood, Calif.	37,058
Henry W. Schaeffer, Corpus Christi, Tex.	37,000
Mose L. Sheuerman, Kansas City, Mo.	37,000
Adelbert L. Spitzer, Toledo, O.	37,000
Wm. Duckwitz, Saginaw, Mich.	37,000
Eugene J. Donohue, Antigo, Wis.	37,000
Arthur W. Brady, Anderson, Ind.	39,000
Cary P. Carr, Richmond, Va.	36,500
Louis T. Fenning, Jackson, O.	36,400
Edward A. Turdell, Bay City, Mich.	36,000
D. L. Hedges, Colonia, N. J.	36,000
Roy F. Holley, Crown Point, Ind.	36,000
Frank A. Moss, Saint Mary, Kans.	36,000
Frederick G. Eberhart, Mishawaka, Ind.	36,000
P. Ellis, New Orleans, La.	36,000
Israel Bloomberg, Lynn, Mass.	36,000
Charles W. Titlow, West Reading, Pa.	35,660
Martin F. Eickmann, Beatrice, Nebr.	35,500
Benjamin W. Toothaker, Saint Joseph, Mo.	35,500
Claude B. McQuellan, Jackson, Mich.	35,000
Wm. J. Lewis, Fitzgerald, Ga.	35,000
John W. Link, Houston	35,000
Joseph Husak, Milwaukee	35,000
Theodore L. Hinz, Chicago	35,000
George W. Kahle, Ottawa, Ohio	35,000
Earle C. Smith, Marlin, Tex.	35,000

A. C. Scofield, Jr., Stamford, Conn.	35,000
Frank L. G. St. Amour, Detroit	35,000
Chas. Powell, Fairmont, W. Va.	35,000
Samuel O. Naftzger, Wichita	35,000
John J. Carroll, San Francisco	35,000
E. C. Alexander, Rockford, Ill.	35,000
Chas. E. Edge, Rocky Mount, N. C.	35,000
Jacob B. Yarian, Nappanee, Ind.	35,000
Joseph C. Fincher, Atlanta	35,000
Archibald L. Izett, Denver	35,000

\$34,819-\$32,500

Russell N. Swadener, Logansport, Ind.	34,819
Lawrence A. Wagner, Hollywood, Cal.	34,799
Fred W. Steil, Troy, O.	34,500
Max Hassel, Elizabeth, N. J.	34,500
Charles R. Brown, Oklahoma City	34,500
Chas. Lewis, Spokane, Wash.	34,500
Charles E. Chase, Hartford	34,430
Clarence C. Flodin, Cedar Rapids, Ia.	34,300
Paul R. McKee, Milwaukee	34,059
John L. Flynn, Quincy, Ill.	34,055
Otto Zimmerman, Newport, Ky.	34,000
Wm. N. Doak, Washington, D. C.	34,000
Joseph S. Hopping, Lawrence, Kans.	34,000
Winfred G. Kelly, Dallas	34,000
Jacob R. Kolliner, Stillwater, Minn.	34,000
Frank A. Somers, Urbana, Ill.	34,000
Jay K. Stewart, Columbus, O.	34,000
Wm. J. Perkins, Milwaukee, Wis.	33,545
James M. Stiles, Annona, Tex.	33,500
Jacob Landau, Pittsburgh	33,500
Abraham Levin, Chicago	33,500
Dr. Glenn Wood, Pasadena, Cal.	33,464
Jesse G. Putman, Ft. Smith, Ark.	33,025
A. Benedict, New York City	33,000
Joseph H. Baker, Bristol, Va.	33,000
Floyd A. Deahl, Cleveland, O.	33,000
D. H. McCullers, Clayton, N. C.	33,000
C. Oscar Riedel, Sr., Los Angeles	33,000
Wm. D. Tynes, Jr., Birmingham, Ala.	33,000
Goleston R. Tuttle, Marion, Ind.	33,000
John W. Woods, Dallas	32,563
George C. Buquo, Swannanoa, N. C.	32,500
Roger S. Weston, Syracuse, N. Y.	32,500
John A. Moore, St. Louis, Mo.	32,500
John S. Beall, Portland, Ore.	32,500
Ernest C. Duncan, San Francisco	32,500
James R. Smoot, Fairmont, W. Va.	32,500

\$32,324-\$31,000

Wm. H. Langston, Guymon, Okla.	32,324
Lea Blais, Lac Megantic, Que., Can.	32,280
Joseph A. Pierce, Fargo, N. D.	32,046
Victor Steinman, New York City	32,000
Captain Edwin O. Schildhauer, Chicago	32,000
George M. Scheu, St. Louis	32,000
Arthur V. Marquardt, St. Louis	32,000
Mallory F. Horne, Jasper, Fla.	32,000
Clifford C. Leck, Austin, Minn.	32,000
Wm. M. Dutton, Hastings, Neb.	32,000
Franklin J. Coffman, Springfield, O.	32,000
Victor D. Alexander, Ia Grange, Tex.	32,000
Edmund H. Gorham, Morehead City, N. C.	32,000
George M. Gross, La Porte, Ind.	32,000
Fred F. Fulton, Birmingham, Ala.	32,000
Joseph H. Ball, Detroit	32,000

Gustav H. D. Franzen, Elmhurst, Ill.	31,996
Ray S. Cowin, Greenville, Mich.	31,912
Thomas H. Tucker, Hughes, Ark.	31,804
Chas. B. Martin, Hamilton, Ont., Can.	31,700
Calvin Helming, Plymouth, Wis.	31,500
Newton E. Meador, Houston, Tex.	31,500
Lyman W. Weeks, LaGrande, Ore.	31,446
Thomas B. Windsor, Avon Park, Fla.	31,262
Willard A. Stapleton, Rockford, Ill.	31,117
G. W. McClellan, Chicago	31,000
Rodman Meachan, Hopkinsville, Ky.	31,000
John T. Manning, St. Louis	31,000
Thomas F. Halligan, Rock Island, Ill.	31,000
H. John Kuhns, Fandergrift, Pa.	31,000
Marion H. Sims, Talladega, Ala.	31,000
Arthur W. Seeligson, San Antonio, Tex.	31,000
David Peel, Melbourne, Fla.	31,000
Herman J. Newman, New York City	31,000
Christ Dippel, Sr., Archbald, Pa.	31,000
Wm. D. Delaney, Elmira, N. Y.	31,000
Wm. E. Garrett, Red Springs, N. C.	31,000
Edward C. Finch, Seattle, Wash.	31,000
Dr. Elmer L. Boyd, Evansville, Ind.	31,000
Frederick E. Bolte, Dallas, Tex.	31,000

\$30,590-\$30,000

Wm. W. Dillion, Jr., Nashville	30,590
W. H. Jeffery, Toledo, O.	30,550
Willis O. Perry, Atlanta	30,500
Joseph C. Scheffer, Nashville	30,500
John E. Oberhoffer, Savage, Minn.	30,454
Samuel A. Blair, Hartselle, Ala.	30,408
George C. Lilly, Baltimore	30,186
Dero E. Seay, Dallas	30,050
James C. McDonald, Campbellton, B. C., Can.	30,000
Franklin J. Mason, Homer, N. Y.	30,000
Maurice Leaser, Baltimore	30,000
Philip Levine, Chicago	30,000
Kins C. Hooper, Charleston, Tenn.	30,000
Lester J. Horan, Ottawa, Ill.	30,000
John P. Habernehl, Philadelphia	30,000
Andrew S. Whitaker, Tulsa, Okla.	30,000
Edward P. Willey, Niles Center, Ill.	30,000
Eugene Silverman, Saint Joseph, Mo.	30,000
Carl V. Stephens, Chico, Tex.	30,000
Chas. A. Stevens, Chicago	30,000
Chester H. Strauss, Warrenville, Ill.	30,000
Dr. David K. Sauls, Memphis, Tenn.	30,000
Adolphe Netter, Donaldsonville, La.	30,000
Max Needle, Washington, D. C.	30,000
Albert S. Bradford, Placentia, Cal.	30,000
Chas. D. Campbell, Louisville, Ky.	30,000
Frank J. Carroll, Wilmette, Ill.	30,000
John W. Carroll, Chicago	30,000
Henry B. Corse, Wellington, Mo.	30,000
Arnold J. Daniel, Jr., Saint Cloud, Minn.	30,000
T. Douglas, Baltimore	30,000
Maria DeBorba, Ryde, Cal.	30,000
Harry J. De Bear, Bala-Cynwd, Pa.	30,000
Kenneth C. Barclay, Spokane, Wash.	30,000
Frank A. Johnson, Mason City, Ia.	30,000
Richard F. Frerichs, Sterling, Neb.	30,000

EDITORIAL

THE payment of \$14,764,997,801 to policyholders and beneficiaries during the five troublesome years of 1929 to 1933, proves without doubt that life insurance is one of the greatest, if not the greatest, stabilizing forces in the economic life of today. Prior to the depression life insurance was looked upon by some as a too conservative investment; but tumbling common stocks, reduced dividends on preferred stocks, frozen mortgages and defaulted bonds have increased in comparison the prestige of life insurance many fold.

Now that business conditions have improved and fear of the future has been replaced by hope, it is imperative that the people do not forget the great value of life insurance in their eagerness to buy new automobiles, new refrigerators, radios and the other desirable commodities. Although the competition in the other investment fields is not especially keen at the present, the time will come when get-rich-quick investments will be dangled again before the public eye. Many a letter from beneficiaries in this issue brings out the point that even though the bread winner of the family has left real estate or a business, income from such sources has been diminished and even the recovery of the principal impaired. Life insurance provides the only means in many cases for these beneficiaries to continue to live without undue financial hardship. In several cases the widows admit that they were opposed to their husbands investing in life insurance and paying the premium, which at the time seemed like wasted money when the same funds could be invested in more material things and pleasures. "But, oh, how glad I am that we paid those premiums regularly," is the keynote of many letters from those who know what it means to have their regular income cut off.

This compilation of payments shows that the fundamental function of life insurance is to provide for widows and children. Income in old age is a splendid purpose for life insurance, but no head of a family should ever forget that the primary function is to take care of his wife and children in case of his early death. The knowledge that his life is liberally insured for the benefit of his wife and children has brought peace of mind to many a man who otherwise would have been worried because of his inability to set aside a surplus fund. There is no quicker or surer way of creating an estate than through life insurance.

SOME idea of the extent to which life insurance eased the relief situation in 1933 may be obtained by comparing the \$3,465,224,187 paid out by life companies with the estimated expenditures for relief during the same period. Naturally, it cannot be assumed that every dollar of life insurance payments meant that much less that had to be paid out in relief, for obviously many of the claims were of such size that their recipients would probably have been able to get along without relief, although in greatly straitened conditions.

While figures for 1933 on relief expenditures are far more accurate than for any previous year, the absence of any complete check-up of private relief expenditures leaves considerable latitude in any estimates that are made. Funds expended by federal, state and city agencies last year are put at \$790,766,000. This does not include any private relief. It does include so-called works relief, but not expenditures under government CWA projects. CWA expenditures in wages from Nov. 23 to Dec. 28, 1933, amounted to \$174,000,000. Spending on so-called surplus relief, between October, 1933 and February, 1934, amounted to about \$44,000,000 for commodities, taking no account of transportation charges.

While the contribution of private relief to total relief expenditures can only be roughly estimated, it would probably not swell the \$790,766,000 figure given above to any great extent. The Federal Emergency Relief administration has said that "comparable data for unemployment relief from private funds are not available but most of the states report that these funds constitute a small proportion of the total." In 120 cities in which 1933 relief expenditures from all sources, public and private,

amounted to an aggregate of \$455,000,000, private relief funds constituted 6.5 per cent of this total.

Thus it seems highly reasonable to say that relief agencies, both public and private, as well as the type of aid from relatives and friends, of which no records are kept, would have been much more severely taxed had it not been for the important but unobtrusive services of the institution of life insurance.

EVERY day throughout 1933, day by day, claims on life policies were paid as they were presented, excepting only the days when the banks were closed. Women whose incomes were in life insurance settlements suffered no interruption or inconvenience. Death claims were met promptly. Endowment maturities were covered on time.

Life insurance came through the turmoil of 1933 with greater credit than any other institution. Life insurance now holds a favored place in the investment plans of the average man. Many men are looking forward to the time when they will again have money to put aside and their minds are made up to put it into life insurance. During the glamorous days of the boom the remark was often heard that "I can do better with my money." The proof of the pudding is in the eating thereof, and tens of thousands of men wish they had put their money into life insurance. Those who did put their money into life insurance found it a solid resource in time of trouble.

Even during the boom times there was a saying that men made money in their own business and lost it in the other fellow's. Another saying was that no business man could sell his investments for what he put into them. What he can sell them for now of course is no mystery. But money put into life insurance is worth just what it was represented to be worth when the insurance was bought.

THE institution of life insurance has made such a splendid record as a unit that it is appropriate that the life insurance payments of all companies be presented in an annual number such as this issue. The list of one company's claims does not produce the massed effect which a compilation of payments does. This Life Payments Localized issue sells the institution of life insurance as a whole in a way that cannot be done by other means. Inasmuch as the story of this year's payments will be published in newspapers with a combined circulation of over 25,000,000, it can be readily seen that the story of the life payments in 1933 will do much to further increase the prestige which the institution now holds in the public mind.

One of the most striking features of this number are the letters from the beneficiaries telling how they put their life insurance money to good use. In sending the letters to THE NATIONAL UNDERWRITER, the majority of beneficiaries made a point of saying that out of appreciation they welcomed the opportunity to tell what life insurance had done for them. "I had never fully realized the value of our insurance until I was left to face alone the responsibilities of life," wrote one beneficiary. This in a way sums up the messages in all these letters. For that reason it is imperative that all life insurance agents read these letters carefully in order to gain the true spirit of life insurance.

The letters in the Life Payments Number last year showed that the majority of widows used their life insurance money with discretion, paying off mortgages and making well-advised investments with it. The letters in this year's number are especially interesting because in numerous instances widows have turned to annuities as the best investment for their life insurance funds. The tendency towards purchasing annuities with life insurance money is only natural, because the payment of life insurance claims creates confidence in the company and the institution, so it is only logical that the widow should look to the life companies as a place to entrust her funds.

New York
Chicago
Philadelphia
Pittsburgh
Los Angeles
Brooklyn
Saint Louis
Detroit
Boston
Cleveland
Cincinnati
Washington
Toronto
Baltimore
San Francisco
Minneapolis
Kansas
Atlanta
Indianapolis
Buffalo
Milwaukee
Saint Paul
New Orleans
Columbus
Portland

Rochester
Seattle
Newark
Denver
Toledo
Louisville
Birmingham
Montreal
Can.
Dayton
San Antonio
Providence
Bronx
Memphis
Nashville
Brooklyn
Oklahoma
Houma
Richmond
Dallas
Jersey
Omaha
Reading
Scranton
Peoria
Evansville

Syracuse
New Chicago
Wichita
Tulsa
Akron
Duluth
Oakland
Fort Worth
South
Hartford
Winnipeg
Can.
Des Moines
Youngstown
Albany
Montreal
Davenport
San Diego
Cleveland
Ohi
Oakland
Norfolk
Berkeley
Grand
Michigan
Long
Cal
Chattanooga
Tennessee
Canton

Little
Worcester
Yonkers
Shreveport
Kalamazoo
New
N.
Jack
Vancouver
Cal
Bett
Wilt
Salt
U.
Fort
Pasadena
Eliz
Spokane
Quebec
C.

Cities Ranked by Total Amounts Paid

First Fifteen Cities in Total Payments

	1933	1932
1. New York	\$151,311,300	\$161,280,000
2. Chicago	97,350,000	85,300,000
3. Philadelphia	41,000,000	46,160,000
4. Pittsburgh	31,000,000	28,756,000
5. Los Angeles	29,211,000	28,500,000
6. Brooklyn	28,344,000	30,498,000
7. St. Louis	25,280,000	23,994,000
8. Detroit	23,600,000	25,780,000
9. Boston	19,700,000	19,680,000
10. Cleveland	19,350,000	24,410,000
11. Cincinnati	18,182,000	18,707,000
12. Washington	15,405,000	13,000,000
13. Toronto	15,286,000	13,310,000
14. Baltimore	15,129,000	17,500,000
15. San Francisco	14,841,000	11,600,000

First 25

New York City	\$151,311,300
Chicago	97,350,000
Philadelphia	41,000,000
Pittsburgh	31,000,000
Los Angeles	29,211,000
Brooklyn	28,344,000
Saint Louis	25,280,000
Detroit	23,600,000
Boston	19,700,000
Cleveland	19,350,000
Cincinnati	18,182,000
Washington	15,405,000
Toronto	15,286,000
Baltimore	15,129,000
San Francisco	14,841,000
Minneapolis	14,373,000
Kansas City	13,446,000
Atlanta	12,955,000
Indianapolis	11,720,000
Buffalo	11,695,000
Milwaukee	11,652,000
Saint Paul	9,340,000
New Orleans	8,121,000
Columbus	7,862,000
Portland, Ore.	7,523,000

26 to 50

Rochester, N. Y.	7,350,000
Seattle, Wash.	7,350,000
Newark, N. J.	6,943,000
Denver, Colo.	6,905,000
Toledo, O.	6,900,000
Louisville, Ky.	6,318,000
Birmingham, Ala.	5,949,000
Montreal, Que.	5,845,000
Can.	5,845,000
Dayton, O.	5,700,000
San Antonio, Tex.	4,752,000
Providence, R. I.	4,562,000
Bronx, N. Y.	4,359,000
Memphis, Tenn.	4,200,000
Nashville, Tenn.	4,175,000
Brookline, Mass.	3,925,000
Oklahoma City	3,900,000
Okl.	3,900,000
Houston, Tex.	3,769,000
Richmond, Va.	3,752,000
Dallas, Tex.	3,698,000
Jersey City, N. J.	3,605,000
Omaha, Nebr.	3,471,000
Reading, Pa.	3,400,000
Syracuse, N. Y.	3,250,000
Peoria, Ill.	3,147,000
Evanston, Ill.	3,081,000

51 to 75

Syracuse, N. Y.	2,997,000
New Canaan	2,997,000
Wichita, Kans.	2,973,000
Tulsa, Okla.	2,967,000
Albany, N. Y.	2,952,000
Duluth, Minn.	2,937,000
Oakland, Calif.	2,856,000
Fort Wayne, Ind.	2,797,000
South Bend, Ind.	2,744,000
Hartford, Conn.	2,492,000
Winnipeg, Man.	2,465,000
Canada	2,465,000
Des Moines, Ia.	2,441,000
Youngstown, O.	2,420,000
Albany, N. Y.	2,419,000
Montclair, N. J.	2,322,000
Davenport, Ia.	2,314,000
San Diego, Calif.	2,271,000
Cleveland Heights	2,271,000
Ohio	2,147,000
Oak Park, Ill.	2,118,000
Norfolk, Va.	2,067,000
Berkeley, Calif.	2,028,000
Grand Rapids	2,025,000
Long Beach	2,022,000
Chattanooga	2,022,000
Tenn.	1,933,000
Canton, O.	1,908,000

76 to 100

Little Rock, Ark.	1,883,000
Worcester, Mass.	1,825,000
Yonkers, N. Y.	1,820,000
Shreveport, La.	1,810,000
Kalamazoo, Mich.	1,789,000
New Rochelle	1,787,000
N. Y.	1,787,000
Jacksonville, Fla.	1,746,000
Vancouver, B. C.	1,713,000
Canada	1,713,000
Bettendorf, Ia.	1,703,000
Wilmington, Del.	1,677,000
Salt Lake City	1,654,000
Utah	1,611,000
Fort Worth, Tex.	1,606,000
Pasadena, Calif.	1,606,000
Elizabeth, N. J.	1,575,000
Spokane, Wash.	1,575,000
Quebec, Quebec	1,575,000
Canada	1,575,000

Savannah, Ga.	1,557,000
Holland, Mich.	1,539,000
Pontiac, Mich.	1,537,000
Troy, N. Y.	1,480,000
Phoenix, Ariz.	1,477,000
Lynn, Mass.	1,475,000
Hollywood, Calif.	1,473,000
Flint, Mich.	1,450,000
Decatur, Ill.	1,432,000

101 to 125

Cambridge, Mass.	1,401,000
Haverford, Pa.	1,396,000
Erie, Pa.	1,380,000
Miami, Fla.	1,341,000
Hamilton, Ont.	1,315,000
Canada	1,315,000
Sacramento, Calif.	1,310,000
Evansville, Ind.	1,295,000
Bridgeport, Conn.	1,291,000
Sioux City, Ia.	1,280,000
Tampa, Fla.	1,279,000
Long Island City	1,276,000
N. Y.	1,276,000
Montgomery, Ala.	1,268,000
Tacoma, Wash.	1,266,000
Springfield, Ill.	1,266,000
Waterbury, Conn.	1,255,000
Wilkes Barre, Pa.	1,252,000
Bethlehem, Pa.	1,250,000
Woodmere, N. Y.	1,248,000
Springfield, Mass.	1,235,000
Trenton, N. J.	1,230,000
East St. Louis	1,221,000
Ill.	1,221,000
El Paso, Tex.	1,221,000
Knoxville, Tenn.	1,217,000
Rockford, Ill.	1,212,000
Lakewood, Ohio	1,200,000

126 to 150

Allentown, Pa.	1,200,000
Harrisburg, Pa.	1,173,000
Manitowoc, Wis.	1,161,000
Paterson, N. J.	1,145,000
Mount Vernon	1,139,000
N. Y.	1,139,000
Fall River, Mass.	1,134,000
Muncie, Ind.	1,122,000
Wheeling, W. Va.	1,089,000
Manchester, N. H.	1,071,000
Macon, Ga.	1,068,000
Lowell, Mass.	1,062,000
East Orange	1,059,000
N. J.	1,059,000
Mobile, Ala.	1,052,000
Southampton	1,050,000
N. Y.	1,050,000
Beverly Hills	1,044,000
Calif.	1,044,000
Danbury, Conn.	1,035,000
Lawrence, Mass.	1,035,000
Binghamton	1,030,000
N. Y.	1,029,000
Utica, N. Y.	1,029,000
Hattiesburg	1,013,000
Miss.	1,013,000
Gary, Ind.	1,007,000
Atlantic City	991,000
N. J.	991,000
Lancaster, Pa.	983,000

151 to 175

Roanoke, Va.	972,000
Schenectady	963,000
N. Y.	963,000
Altoona, Pa.	962,000
Portland, Me.	955,000
Lincoln, Nebr.	947,000
Amarillo, Tex.	947,000
Somerville, Mass.	941,000
Ottawa, Ont.	935,000
Canada	935,000
Charlotte, N. C.	924,000
Hammond, Ind.	916,000
Terre Haute, Ind.	913,000
Colorado Springs	913,000
Colo.	913,000
Butte, Mont.	902,000
Covington, Ky.	901,000
Forest Hills	898,000
N. Y.	898,000
Winston-Salem	896,000
N. C.	896,000
Camden, N. J.	895,000
Lansing, Mich.	889,000
Glendale, Calif.	877,000
Topeka, Kans.	870,000
West Hartford	862,000
Conn.	861,000
Passaic, N. J.	861,000
Johnstown, Pa.	859,000
Chester, Pa.	859,000

176 to 200

Huntington Val-	850,000
ley, Pa.	843,000
Pawtucket, R. I.	836,000
London, Ont.	835,000
Can.	835,000
Highland Park	834,000
Ill.	834,000
Santa Monica	834,000
Calif.	834,000
Hubbard Woods	830,000
Ill.	829,000
Saint Joseph, Mo.	829,000
Salem, Mass.	827,000
Saginaw, Mich.	823,000
Irrington, N. J.	822,000
Charleston	816,000
W. Va.	815,000
Fort Smith, Ark.	815,000
Kansas City	811,000
Kans.	811,000
Charleston, S. C.	785,000
Warren, O.	768,000
Haverhill, Mass.	765,000
Huntington	765,000
W. Va.	765,000
Newton, Mass.	752,000
New Ulm, Minn.	750,000
Saint Petersburg	747,000
Fla.	747,000
Springfield, O.	747,000
Holyoke, Mass.	746,000
Niagara Falls	732,000
N. Y.	730,000
Zanesville, O.	730,000

201 to 225

Beaumont, Tex.	702,000
Westmont	693,000
Quebec, Can.	693,000
Fresno, Calif.	685,000
Racine, Wis.	685,000
Augusta, Ga.	685,000
Greensboro, N. C.	684,000
Columbus, Ga.	681,000
Maplewood, N. J.	679,000
Jackson, Mich.	676,000
Woonsocket, R. I.	675,000
Hackensack, N. J.	664,000
Joliet, Ill.	657,000
Cedar Rapids, Ia.	650,000
Columbia, S. C.	632,000
San Jose, Calif.	630,000
South Orange	628,000
N. J.	628,000
Albuquerque	622,000
N. Mex.	622,000
Battle Creek	621,000
Mich.	620,000
Greenwich, Conn.	615,000
Madison, N. J.	615,000
Flushing, N. Y.	615,000
York, Pa.	615,000
Lynchburg, Va.	613,000
Grosse Point	611,000
Mich.	611,000
Richmond Hill	610,000
N. Y.	610,000
Pueblo, Colo.	596,000

226 to 250

West Orange	596,000
N. J.	596,000
Springfield, Mo.	591,000
Danville, Ill.	590,000
Kenosha, Wis.	590,000
Waco, Tex.	585,000
Raleigh, N. C.	581,000
Dubuque, Ia.	575,000
Elmira, N. Y.	573,000
Galveston, Tex.	567,000
Selma, Ala.	564,000
Stockton, Calif.	561,000
Lima, O.	558,000
Staten Island	555,000
N. Y.	555,000
Robury, Mass.	552,000
Highland Park	545,000
Mich.	545,000
Glencoe, Ill.	545,000
Madison, Wis.	541,000
Spring Lake	540,000
N. J.	533,000
Winnetka, Ill.	526,000
Great Neck, N. Y.	525,000
Plainfield, N. J.	525,000
Hazleton, Pa.	523,000
Auburn, N. Y.	523,000
Helena, Mont.	522,000
Hoboken, N. J.	519,000

251 to 275

Bay City, Mich.	514,000
Jamestown, N. Y.	514,000

LIFE INSURANCE PAYMENTS

(Not including policy loans)

1933 \$3,465,224,187**1932 3,557,747,881****1931 2,902,283,210****1930 2,642,259,949****1929 2,197,482,574****Total \$14,764,997,801****326 to 350**

Council Bluffs, Ia.	374,000
Vincennes, Ind.	373,000
Wichita Falls	372,000
Tex.	372,000
Wynne, Pa.	370,000
Waltham, Mass.	370,000
Scarsdale, N. Y.	369,000
Elgin, Ill.	368,000
Berwick, Pa.	367,000
Wayne, Pa.	365,000
Elkins Park, Pa.	365,000
Vicksburg, Miss.	365,000
Portsmouth, Va.	363,000
Elkhart, Ind.	360,000
Henderson, Ky.	358,000
Pittsburg, Mass.	357,000
Beloit, Wis.	354,000
Marion, Ind.	354,000
Greensburg, Pa.	350,000
Muskogee, Okla.	350,000
Altadena, Calif.	350,000
Upper Montclair	349,000
N. J.	349,000
Richmond, Ind.	349,000
Wilkinsburg, Pa.	348,000
Santa Ana, Calif.	348,000

351 to 375

Fargo, N. D.	347,000
Lebanon, Pa.	344,000
Bloomfield, N. J.	344,000
Galesburg, Ill.	342,000
Webster Groves	342,000
Mo.	342,000
Greenville, S. C.	341,000
Garden City, N. Y.	341,000
Bayonne, N. J.	338,000
Meriden, Conn.	335,000
Malden, Mass.	335,000
Petersburg, Va.	335,000
Janesville, Wis.	334,000
Parkersburg	332,000
W. Va.	332,000
Sandusky, O.	332,000
Athens, Ga.	332,000
Sioux Falls, S. D.	330,000
Middletown, O.	330,000
Bellevue, Ill.	323,000
Newport News	323,000
Va.	323,000
River Forest, Ill.	323,000
Oil City, Pa.	322,000
Shaker Heights	321,000
O.	321,000
Johnson City	320,000
Tenn.	320,000
Washington, Pa.	320,000
South Euclid, O.	319,000

301 to 325

Meridian, Miss.	412,000
La Crosse, Wis.	411,000
Wilmette, Ill.	409,000
Poughkeepsie	405,000
N. Y.	405,000
Orange, N. J.	405,000
Windsor, Ont.	405,000
Can.	405,000
Framingham	402,000
Mass.	402,000
Enid, Okla.	396,000
Winchester, Mass.	396,000
Middletown, N. Y.	394,000
Watertown, Ia.	394,000
Melrose, Mass.	391,000
Elyria, O.	390,000
Marion, O.	390,000
Marietta, O.	388,000
Ann Arbor, Mich.	388,000
Edmonton	387,000
Alberta, Can.	387,000
Monroe, La.	382,000
Mansfield, O.	381,000
Newark, O.	381,000
La Grange, Ga.	381,000
Fullerton, Calif.	380,000
Northampton	377,000
Mass.	377,000
Bangor, Me.	375,000
Thomasville, Ga.	375,000

376 to 400

Pittsfield, Mass.	319,000
Columbus, Miss.	318,000
Anniston, Ala.	318,000
Westfield, N. J.	318,000
Salem, Ore.	315,000
East Cleveland.	
O.	315,000
Far Hills, N. J.	315,000
Crestwood, Ky.	313,000
Laredo, Tex.	312,000
Centerville	312,000
Mason City, Ia.	312,000
Jackson Heights, N. Y.	312,000
Pottsville, Pa.	309,000
Newburgh, N. Y.	309,000
Tiffin, O.	308,000
Watertown, N. Y.	307,000
Beverly, Mass.	306,000
Butler, Pa.	306,000
Wayssville, Ky.	304,000
Fond Du Lac, Wis.	303,000
Concord, N. H.	303,000
Rome, Ga.	301,000
Indianapolis, Ind.	300,000
Kankakee, Ill.	299,000
Clarksburg,	
W. Va.	297,000

Cities in Which Residents Received \$10,000 or More in 1933

ALABAMA

Birmingham	\$5,949,000
Montgomery	1,268,000
Mobile	1,052,000
Selma	564,000
Anniston	318,000
Florence	264,000
Tuscaloosa	222,000
Decatur	217,000
Dothan	210,000
Gadsden	195,000
Bessemer	185,000
Dadeville	133,000
Huntsville	93,000
Albertville	90,000
Talladega	80,000
Troy	77,000
Ensley	77,000
Grove Hill	75,000
Hartselle	71,000
Lurven	70,000
Sheffield	65,000
Demopolis	65,000
Guntersville	63,000
Marion	61,000
Monroeville	61,000
Andalusia	58,000
Cullman	57,000
Abbeville	56,000
Tuskegee	53,000
Opelika	52,000
Pinckard	49,000
Headland	45,000
Greenville	45,000
Tuscumbia	43,000
Jasper	42,000
Alexander City	42,000
Eutaw	41,000
Ozark	39,000
Aliceville	35,000
Gurley	33,000
Bay Minette	32,000
McCullough	32,000
Roanoke	26,000
Mount Hope	26,000
Brewton	26,000
Morvin	24,000
Spring Hill	22,000
Union Springs	22,000
Brundige	17,000
Samson	16,000
Falkville	14,000
Saint Bernard	14,000
Choctaw	13,000
Dancy	13,000
Milltown	13,000
Rockford	12,000
Roba	12,000
Pine Apple	11,000
Pittsview	11,000

ARIZONA

Phoenix	\$1,477,000
Tucson	93,000
Douglas	63,000
Yuma	45,000
Prescott	42,000
Flagstaff	40,000
Globe	38,000
Buckeye	38,000
Winslow	31,000
Florence	23,000
Somerton	23,000
Nogales	18,000
Willcox	16,000
Ash Fork	15,000
Oatman	12,000

ARKANSAS

Little Rock	\$1,883,000
Fort Smith	815,000
Arkadelphia	292,000
Pine Bluff	290,000
Jonesboro	246,000
Fayetteville	230,000
Hot Springs	141,000
El Dorado	140,000
Paragould	140,000
Texarkana	135,000

Hughes	112,000
Marianna	86,000
Augusta	83,000
Helena	76,000
Wilson	57,000
Russellville	55,000
Batesville	51,000
Blytheville	50,000
Kingsland	46,000
Booneville	45,000
Conway	42,000
Harrison	41,000
Brinkley	40,000
Rogers	32,000
Rector	32,000
Camden	32,000
Bee Branch	31,000
Ozan	31,000
Marion	28,000
Lake Village	28,000
Warren	26,000
Lexa	26,000
Dumas	23,000
Prescott	22,000
Newark	22,000
Luxora	22,000
Holly Grove	21,000
Joiner	19,000
Smackover	18,000
Nuttig	16,000
Arkansas City	16,000
Griffithville	15,000
Garner	15,000
Cornerstone	15,000
Ashdown	15,000
Walnut Ridge	14,000
Plainville	14,000
Charleston	14,000
Rosebud	13,000
Enola	12,000

CALIFORNIA

Los Angeles	\$29,211,000
San Francisco	14,841,000
Oakland	2,856,000
San Diego	2,271,000
Berkeley	2,028,000
Long Beach	2,022,000
Pasadena	1,606,000
Hollywood	1,473,000
Sacramento	1,310,000
Beverly Hills	1,044,000
Glendale	877,000
Santa Monica	834,000
Fresno	693,000
San Jose	630,000
Stockton	561,000
Piedmont	416,000
Fullerton	380,000
Altadena	350,000
Santa Ana	348,000
Santa Barbara	279,000
San Bernardino	271,000
Huntington Park	270,000
Alameda	265,000
Palo Alto	257,000
Bakersfield	247,000
Alhambra	236,000
Pomona	225,000
Hillsboro	214,000
San Mateo	209,000
San Luis	
Obispo	178,000
Inglewood	175,000
Anaheim	166,000
South Pasadena	164,000
Ontario	156,000
Riverside	144,000
Santa Cruz	144,000
Burbank	140,000
Burlingame	139,000
Eureka	138,000
Whittier	135,000
El Monte	132,000
Hollister	132,000
San Rafael	117,000
Modesto	108,000
Redlands	108,000
Redwood City	101,000

Sierra Madre	101,000
Monrovia	96,000
Los Gatos	91,000
Van Nuys	89,000
Chico	89,000
Santa Rosa	88,000
Menlo Park	82,000
San Gabriel	82,000
San Pedro	81,000
San Leandro	78,000
Petaluma	78,000
Napa	78,000
Ocean Beach	75,000
Visalia	73,000
Azusa	68,000
Los Banos	68,000
Watsonville	65,000
Richmond	62,000
Mill Valley	59,000
Merced	58,000
Hayward	58,000
Salinas	57,000
Tulare	57,000
Venice	54,000
Turlock	53,000
Ojai	53,000
Redding	52,000
Eagle Rock	51,000
Santa Clara	49,000
San Marino	46,000
Santa Maria	46,000
Novato	46,000
Wilmington	44,000
Escondido	44,000
Huntington Beach	43,000
Pacific Grove	43,000
Ventura	42,000
Placencia	42,000
Marysville	42,000
Milpitas	42,000
Coronado	42,000
Glendora	41,000
Roseville	41,000
Tehachapi	39,000
Carmel	38,000
Puente	37,000
Dunsmuir	36,000
Yuba City	35,000
Upland	34,000
Selma	33,000
Claremont	33,000
Woodland	32,000

Ryd	32,000
Encinitas	31,000
Auburn	30,000
North Holly-wood	30,000
Covina	28,000
Rosemead	27,000
Ocean Park	26,000
Mountain View	27,000
La Verne	27,000
La Canada	25,000
Arcata	25,000
Arcadia	24,000
El Segundo	21,000
Big Bear Lake	21,000
Calipatria	21,000
Pacific Palisades	20,000
Pleasanton	20,000
Willows	20,000
Walnut Park	19,000
Fair Oaks	19,000
Stanford	
University	18,000
Soledad	18,000
Dixon	18,000
Palms	17,000
Maywood	17,000
Westwood	
Hills	16,000
Goleta	13,000
Centerville	13,000
Apline	13,000
Cupertino	13,000
Tipton	11,000

COLORADO

Denver	\$6,905,000
Colorado Springs	913,000
Pueblo	596,000
Greeley	265,000
Fort Collins	218,000
Grand Junction	142,000
Boulder	136,000
Trinidad	108,000
Cragmor	106,000
Fort Morgan	79,000
Durango	74,000
Sterling	73,000
Canon City	62,000
Longmont	62,000
Montrose	55,000
Rocky Ford	43,000

La Junta	42,000
Loveland	41,000
Monte Vista	33,000
Delta	30,000
Lamar	29,000
Estes Park	25,000
Aspen	24,000
Ovid	22,000
Sugar City	22,000
Hugo	19,000
Wheat Ridge	17,000
Byers	17,000
Fairplay	17,000
Roggen	16,000
Meeker	14,000
Hardin	14,000
Gold Hill	13,000
Ridgway	12,000

CONNECTICUT

New Haven	\$2,977,000
Hartford	2,492,000
Bridgeport	1,291,000
Waterbury	1,255,000
Danbury	1,035,000
West Hartford	862,000
Greenwich	620,000
New Britain	482,000
Stamford	470,000
Meriden	335,000
Colebrook	296,000
Ansonia	291,000
New London	260,000
Norwalk	237,000
Norwich	218,000
Middletown	180,000
Bristol	171,000
Stratford	162,000
East Hartford	145,000
Torrington	144,000
Fairfield	141,000
Shelton	125,000
West Haven	123,000
Hamden	106,000
Willimantic	83,000
Groton	79,000
Naugatuck	78,000
Wethersfield	71,000
Wallingford	66,000
Bloomfield	65,000
Darien	65,000
Glastonbury	65,000
Noroton	53,000
Sharon	51,000
Thomaston	51,000
New Canaan	48,000
Wilton	43,000
So. Manchester	42,000
Seymour	41,000
Portland	39,000
Vernon	34,000
Farmington	32,000
North Haven	29,000
Watertown	28,000
South Beach	26,000
Stonington	25,000
Cromwell	21,000
Newington	21,000
Madison	19,000
Danielson	19,000
Higganum	18,000
Northford	17,000
Kent	17,000
Warehouse Point	15,000
East Lyme	15,000
Old Greenwich	13,000
Waukegan	12,000
Bethlehem	12,000
South Lyme	12,000

DELAWARE

Wilmington	\$1,677,000
Delaware City	223,000
Newark	47,000
Milford	33,000
Laurel	29,000
New Castle	28,000
Seaford	22,000
Kenton	13,000
Delmar	13,000

Hockessin	11,000
Rehoboth Beach	11,000

DIST. OF COLUMBIA

Washington	\$15,405,000
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FLORIDA

Jacksonville	\$1,746,000
Miami	1,341,000
Tampa	1,279,000
Saint Petersburg	747,000
Miami Beach	496,000
W. Palm Beach	226,000
Haines City	201,000
Orlando	193,000
Pensacola	180,000
Mount Dora	165,000
Lakeland	162,000
Daytona Beach	162,000
Quincy	160,000
Palm Beach	159,000
Pass A. Grille	
Beach	132,000
Tallahassee	123,000
Sanford	115,000
Gainesville	110,000
St. Augustine	103,000
Ocala	82,000
Clearwater	69,000
Coral Gables	68,000
Punta Garda	67,000
Sarasota	59,000
So. Jacksonville	57,000
Lake Worth	54,000
Perry	52,000
De Land	51,000
Plant City	49,000
Lynn Haven	49,000
Panama City	48,000
Melbourne	46,000
De Funiak Springs	43,000
Winter Garden	41,000
Avon Park	38,000
Jasper	37,000
Bartown	37,000
Dade City	35,000
Naples	34,000
Pinestate	27,000
Monticello	27,000
Cocoa	21,000
Ovideo	20,000
Holly Hill	19,000
Arcadia	19,000
Lake Weir	17,000
Hastings	17,000
Apopka	14,000
Lake Wales	14,000
Rock Bluff	14,000
Elkton	13,000

GEORGIA

Atlanta	\$12,955,000
Savannah	1,557,000
Macon	1,068,000
Augusta	685,000
Columbus	681,000
La Grange	381,000
Thomasville	375,000
Athens	332,000
Rome	301,000
Griffin	206,000
Valdosta	194,000
Brunswick	178,000
Marietta	172,000
Decatur	141,000
Dublin	137,000
Albany	124,000
Gainesville	108,000
Bainbridge	97,000
Newman	96,000
Americus	95,000
Milledgeville	87,000
Fitzgerald	73,000
Waycross	68,000
Dawson	59,000
Wrightsville	59,000
Cartersville	50,000
Blakely	48,000
Millen	47,000

(Continued on next page)

Over 110 Million Paid on Special Features

PERMANENT disability claims increased 11 percent in 1933, totaling \$89,521,034, compared to \$80,414,134 the year before. In the last five years disability payments have increased 160 percent, last year's total being \$55,307,432 more than the 1929 total of \$34,213,602. These payments were of vital help to policyholders in relieving financial distress.

Life insurance companies paid out \$21,733,200 in double indemnity payments in cases of accidental death in 1933. This is a decrease of 11 percent from the 1932 total of \$24,186,109. The high year for double indemnity payments was in 1931, when the total was \$27,018,033.

GEORGIA—Continued

Carrollton	46,000	Pekin	245,000	Lacon	32,000	Chillicothe	26,000	Odell	20,000	South Bend	2,744,000
Elberton	46,000	Jacksonville	229,000	Rochelle	32,000	Mascoutah	26,000	Walnut	20,000	Evansville	1,296,000
Fort Valley	46,000	Moline	235,000	Deerfield	32,000	Lovington	25,000	Cerro Gordo	19,000	Muncie	1,122,000
Jasper	45,000	Cicero	229,000	Warrenville	32,000	Sullivan	25,000	Antioch	19,000	Gary	1,007,000
College Park	45,000	Freeport	223,000	Aroma Park	32,000	Raymond	25,000	Petersburg	18,000	Hammond	916,000
Harrison	43,000	Ottawa	214,000	Evansville	31,000	Princeville	25,000	Warren	18,000	Terre Haute	913,000
Monroe	42,000	Lake Bluff	214,000	Riverside	31,000	Hennepin	25,000	Mount Zion	18,000	Lafayette	479,000
Donaldsonville	38,000	Berwyn	211,000	Paris	31,000	Farmer City	25,000	Lexington	17,000	Anderson	462,000
Hartwell	37,000	Streator	209,000	Allendale	31,000	Ashley	24,000	Bluffs	17,000	Bloomington	422,000
Greenville	36,000	Park Ridge	205,000	Newton	30,000	Nebo	24,000	Coleta	17,000	Vincennes	373,000
Waynesboro	35,000	Kewanee	205,000	Melvin	30,000	Erie	24,000	Dallas City	16,000	Elkhart	360,000
Canton	35,000	Hinsdale	197,000	Marseilles	30,000	Golconda	23,000	Mount Carroll	16,000	Marion	354,000
Barnesville	33,000	LaSalle	183,000	Ava	30,000	Nauvoo	23,000	Winfield	16,000	Richmond	349,000
Samson	31,000	Champaign	183,000							Kokomo	301,000
Cairo	29,000	Urbana	179,000							Mishawaka	293,000
Warrenton	28,000	Harrisburg	168,000							Michigan City	281,000
Montezuma	27,000	Dixon	167,000							Logansport	234,000
Sparta	25,000	Maywood	167,000							New Albany	222,000
Ball Ground	25,000	La Grange	165,000							Huntington	171,000
Shellman	24,000	Elmhurst	156,000							La Porte	166,000
Sparks	23,000	Granite City	155,000							East Chicago	155,000
Middleton	23,000	Mattoon	148,000							Frankfort	136,000
Clem	22,000	Canton	147,000							Nappanee	109,000
Blythe	21,000	Barrington	145,000							Shelbyville	107,000
Hawkinsville	21,000	Blue Island	137,000							Hartford City	106,000
Baxley	18,000	Warsaw	125,000							Jeffersonville	102,000
Avalon	18,000	West Frankfort	123,000							Pendleton	101,000
Matthews	17,000	Monmouth	118,000							Greencastle	99,000
Dudley	17,000	Chicago Heights	112,000							Columbus	99,000
Rockmart	17,000	Macomb	110,000							Crown Point	97,000
Doerun	17,000	Cairo	103,000							Bedford	97,000
Fort Benning	15,000	Robinson	99,000							Bluffton	97,000
Ashburn	15,000	Downers Grove	96,000							Connersville	95,000
Newton	14,000	Sterling	95,000							Wabash	94,000
Ways Station	14,000	Lincoln	95,000							Valparaiso	94,000
Vernon View	14,000	Peru	93,000							Decatur	94,000
Adel	14,000	Harvey	91,000							Huntingburg	93,000
Douglas	13,000	De Kalb	87,000							Goshen	85,000
Stone Mountain	12,000	Herrin	85,000							Clinton	84,000
Trenton	12,000	Morris	78,000							Fairmount	83,000
Wraywood	12,000	Elmwood Park	78,000							Waterloo	83,000
		Carrollton	77,000							Crawfordsville	72,000
		Mount Vernon	76,000							Princeton	70,000
		Wheaton	75,000							West Lafayette	58,000
		Princeton	71,000							Rushville	57,000
		Beardstown	71,000							Mount Vernon	56,000
		Dwight	71,000							Greensburg	55,000
		Highland	71,000							Auburn	51,000
		McClure	66,000							Peru	49,000
		Lockport	64,000							Rockport	45,000
		Murphysboro	60,000							Seymour	44,000
		Western Springs	60,000							Hobart	42,000
		Benton	58,000							Portland	41,000
		Arenzville	58,000							Angola	38,000
		Lombard	57,000							Grand View	38,000
		Golf	57,000							Washington	37,000
		Pontiac	57,000							Sullivan	36,000
		Taylorville	57,000							Kentland	35,000
		Watseka	57,000							Tipton	33,000
		Prophetstown	56,000							Greenfield	33,000
		Lawrenceville	56,000							Rensselaer	33,000
		Carbondale	56,000							Salem	31,000
		McHenry	55,000							Plymouth	29,000
		Charleston	54,000							Lebanon	27,000
		Altamont	54,000							Covington	27,000
		Edwardsville	53,000							Union City	27,000
		Des Plaines	53,000							Saint Joe	26,000
		Mount Carmel	52,000							Huntstown	26,000
		Galena	51,000							Lawrenceburg	25,000
		Chester	51,000							La Grange	24,000
		Woodstock	51,000							Montpelier	23,000
		Atwood	50,000							Chesterton	23,000
		Mendota	50,000							Cannelton	23,000
		Shelbyville	47,000							Berne	22,000
		Assumption	47,000							Boonville	22,000
		Carmi	46,000							Petersburg	21,000
		Polo	46,000							North Judson	20,000
		Fairmont	46,000							Rochester	20,000
		Geneseo	45,000							La Crosse	19,000
		Manlius	44,000							Galveston	17,000
		Belvidere	43,000							Converse	17,000
		Mount Sterling	42,000							West Newton	15,000
		Fairbury	41,000							Mitchell	15,000
		Pistakee Lake	41,000							Knox	15,000
		Rushville	39,000							Carlisle	14,000
		Niles Center	39,000							Lynn	14,000
		Cambridge	39,000							Brownsburg	13,000
		Atkinson	39,000							Shideler	13,000
		Pittsfield	38,000								
		Rossville	38,000								
		Amboy	38,000								
		Greenville	37,000								
		Red Bud	35,000								
		Oregon	35,000								
		Batavia	35,000								
		Jerseyville	34,000								
		Berkeley	34,000								
		East Moline	33,000								
		Winchester	33,000								
		Litchfield	33,000								
		Stanton	33,000								
		Coaltonville	33,000								
		Columbia	33,000								

Life Insurance Payments by States in 1933

With Rank as to Payments and Population, Gain or Losses, and Payments Per Capita

	Life Payments in 1933		Gain or Loss		% of Gain or Loss	Popu- lation		Payments Per Capita			
	Total	Rank	\$ in Payments	Rank		Total	Rank	Total	Rank		
Alabama	\$ 30,500,000	28	—\$ 2,400,000	—7%	2,645,297	16	\$11.50	Greencastle	99,000		
Arizona	5,200,000	46	—700,000	—12	435,833	44	11.90	Columbus	99,000		
Arkansas	22,800,000	33	—400,000	—2	1,854,482	25	12.30	Crown Point....	97,000		
California	172,000,000	5	1,000,000	1	5,672,009	6	30.35	Bedford	97,000		
Colorado	27,900,000	31	—5,200,000	—16	1,035,043	33	26.95	Bluffton	97,000		
Connecticut	64,700,000	14	5,200,000	9	1,602,263	29	40.40	Connersville ...	95,000		
Delaware	9,800,000	41	—400,000	—4	238,380	48	41.15	Walbash	94,000		
Dist. of Col.	15,405,000	38	—8,800,000	—36	486,869	41	31.60	Vaparaíso	94,000		
Florida	30,600,000	27	0	0	1,465,969	31	20.85	Decatur	94,000		
Georgia	49,500,000	16	—400,000	—1	2,902,127	15	17.05	Huntingburg ..	93,000		
Idaho	5,300,000	45	—1,000,000	—16	445,837	43	11.85	Goshen	85,000		
Illinois	235,500,000	3	—20,500,000	—8	7,607,684	3	30.90	Clinton	84,000		
Indiana	81,400,000	10	5,300,000	7	3,225,418	11	25.20	Fairmount	83,000		
Iowa	49,400,000	17	—200,000	—1	2,467,900	20	20.00	Waterloo	83,000		
Kansas	38,400,000	23	—7,000,000	—16	1,879,946	24	21.30	Crawfordsville .	72,000		
Kentucky	39,100,000	22	—10,900,000	—21	2,623,668	17	14.85	Princeton	70,000		
Louisiana	34,100,000	24	—8,700,000	—20	2,094,496	22	16.25	West Lafayette ..	58,000		
Maine	20,600,000	35	1,300,000	7	779,662	35	25.80	Rushville	57,000		
Maryland	54,500,000	15	—6,200,000	—12	1,625,279	28	33.50	Mount Vernon..	56,000		
Massachusetts ..	168,500,000	6	10,500,000	7	4,253,646	8	39.65	Greensburg	55,000		
Michigan	118,000,000	8	0	0	4,842,280	7	24.40	Auburn	51,000		
Minnesota	69,100,000	12	2,900,000	4	2,566,445	19	26.90	Peru	49,000		
Mississippi	22,100,000	34	4,100,000	23	2,007,743	23	11.00	Rockport	45,000		
Missouri	111,100,000	9	17,200,000	18	3,620,961	10	30.65	Seymour	44,000		
Montana	15,900,000	37	0	0	536,332	39	29.60	Hobart	42,000		
Nebraska	33,200,000	25	—7,800,000	—19	1,378,900	32	24.10	Portland	41,000		
Nevada	1,700,000	49	—100,000	—6	90,981	49	18.70	Angola	38,000		
New Hampshire ..	11,200,000	39	—2,700,000	—19	465,293	42	24.10	Grand View....	38,000		
New Jersey	158,000,000	7	11,000,000	6	4,028,027	9	39.20	Washington ...	37,000		
New Mexico	4,400,000	47	0	0	427,216	45	10.30	Sullivan	36,000		
New York	641,000,000	1	13,000,000	2	12,619,503	1	50.70	Kentland	35,000		
North Carolina ..	40,500,000	21	—100,000	—1	3,170,287	12	12.75	Tipton	33,000		
North Dakota	7,400,000	43	1,100,000	17	682,448	38	10.85	Greenfield	33,000		
Ohio	182,000,000	4	—10,500,000	—5	6,639,837	4	27.40	Rensselaer	33,000		
Oklahoma	26,100,000	32	—4,700,000	—15	2,931,777	13	8.90	Salem	31,000		
Oregon	45,600,000	19	—200,000	—1	952,681	34	47.90	Plymouth	29,000		
Pennsylvania	331,000,000	2	—1,000,000	—1	9,640,802	2	34.40	Lebanon	27,000		
Rhode Island	29,000,000	30	3,200,000	12	687,020	37	42.20	Covington	27,000		
South Carolina...	20,300,000	36	—5,800,000	—22	1,732,271	26	12.30	Union City....	27,000		
South Dakota	7,300,000	44	—700,000	—9	690,775	36	10.55	Saint Joe	26,000		
Tennessee	43,800,000	20	1,400,000	3	2,607,750	18	16.80	Huntertown ...	26,000		
Texas	70,500,000	11	—300,000	—1	5,821,272	5	12.10	Lawrenceburg .	25,000		
Utah	8,200,000	42	—500,000	—6	502,582	40	16.30	La Grange	24,000		
Vermont	10,200,000	40	0	0	359,092	46	28.20	Montpelier	23,000		
Virginia	46,100,000	18	—100,000	—1	2,418,975	21	19.10	Chesterton	23,000		
Washington	33,100,000	26	—1,300,000	—4	1,561,967	30	21.20	Cannelton	23,000		
West Virginia ..	29,200,000	29	—100,000	—1	1,728,510	27	16.90	Berne	22,000		
Wisconsin	65,500,000	13	500,000	1	2,930,282	14	22.30	Boonville	22,000		
Wyoming	2,800,000	48	—100,000	—3	224,597	47	12.45	Petersburg	21,000		
								North Judson..	20,000		
								Rochester	20,000		
								La Crosse	19,000		
								Galveston	17,000		
								Converse	17,000		
								West Newton..	15,000		
								Mitchell	15,000		
								Knox	15,000		
								Carlisle	14,000		
								Lynn	14,000		
								Brownsville ...	13,000		
								Shideler	13,000		

IOWA—Continued		Defiance	17,000	Buhler	15,000	Lyndon	17,000	Peak Island.....	17,000	North Adams...	235,000
Marshalltown ..	249,000	Durant	17,000	Bridgeport	15,000	Allensville	17,000	Hampden		Quincy	235,000
Muscataine	225,000	Breaux Bridge..	17,000	KENTUCKY		Valley Station...	16,000	Highland	13,000	Brockton	223,000
Cherokee	218,000	Pringhar	16,000			Packard	16,000	Cumberland		Dorchester	207,000
Clinton	195,000	Sanborn	16,000			Finchville	15,000	Center	13,000	Taunton	206,000
Ottumwa	189,000	Elma	16,000	Louisville	\$6,318,000	Jenkins	14,000	MARYLAND		Peabody	198,000
Iowa City	187,000	Cumming	14,000	Lexington	980,000	Knob Lick	13,000	Baltimore	\$15,129,000	Woburn	170,000
Keokuk	181,000	Barnum	14,000	Covington	901,000	Eighty Eight...	13,000	Cumberland	258,000	Milton	166,000
Estherville	175,000	Fairfax	13,000	Paducah	478,000	Green River....	12,000	Ruxton	191,000	Gardner	165,000
Fort Madison ..	165,000	Greene	12,000	Henderson	358,000	South	11,000	Salisbury	130,000	Leicester	163,000
Independence ..	143,000	Altoona	12,000	Crestwood	313,000	Williamstown ..	11,000	Annapolis	105,000	Dedham	160,000
Newton	137,000	Austinville	12,000	Maysville	304,000	LOUISIANA		Frederick	105,000	Swampscott ..	159,000
Atlantic	130,000	KANSAS		Newport	293,000			Waldoboro	18,000	Newton Center.	159,000
Creston	128,000	Wichita	\$2,973,000	Fort Thomas...	286,000	New Orleans....	\$8,121,000	Walpole	105,000	Walpole	157,000
Carroll	119,000	Topeka	870,000	Owensboro	279,000	Shreveport	1,810,000	Newton		Newton	155,000
Maquoketa	114,000	Kansas City	811,000	Ashland	256,000	Alexandria	417,000	Highlands		Leominster	153,000
Oskaloosa	105,000	Hutchinson	492,000	Danville	242,000	Baton Rouge....	414,000	College Park...	46,000	Lexington	150,000
Boone	105,000	Leavenworth ..	291,000	Winchester	211,000	Monroe	382,000	Catonsville	45,000	North Andover	145,000
Woodbine	91,000	Salina	273,000	Paris	194,000	Lake Charles...	159,000	Easton	39,000	Needham	144,000
Decorah	88,000	Lawrence	227,000	Bowling Green..	185,000	Franklin	90,000	Chestertown ..	32,000	West Springfield	137,000
Ames	82,000	Emporia	222,000	Hopkinsville ..	171,000	Opelousas	90,000	Towson	32,000	Wakefield	135,000
Cedar Falls....	82,000	Pittsburg	201,000	Frankfort	148,000	Lafayette	87,000	Rising Sun....	29,000	Wellesley	128,000
Shenandoah ..	80,000	Newton	166,000	Glasgow	116,000	Donaldsonville ..	85,000	Kenwood	28,000	Winthrop	125,000
Washington ..	71,000	Independence ..	163,000	Middlesboro ..	115,000	New Iberia....	75,000	Ednor	26,000	Wabon	123,000
Mount Pleasant.	68,000			Mount Sterling..	106,000	New Roads....	71,000	Havre De Grace	25,000	Braintree	120,000
Fairfield	65,000			Augusta	104,000			Hyattsville	25,000	Newburyport ..	115,000
Red Oak	63,000									Concord	115,000
Clarinda	60,000									Gloucester	110,000
Grinnell	60,000									Greenfield	105,000
Webster City...	59,000									Amesbury	105,000
Cresco	58,000									Palmer	105,000
Perry	57,000									Arlington	105,000
Chariton	55,000									Wollaston	102,000
Tama	51,000									North Attleboro	102,000
Storm Lake....	47,000									Chicopee Falls..	96,000
Algoma	44,000									Clinton	95,000
Mount Vernon..	42,000									Oak Bluffs	93,000
Spencer	42,000									Reading	87,000
Sheldon	41,000									Ware	85,000
Melbourne	40,000									Sudbury	84,000
Vinton	40,000									Plymouth	80,000
Wapello	40,000									Southbridge ..	80,000
Winterset	39,000									Danvers	78,000
Prairie City....	39,000									Marblehead	78,000
Dyersville	37,000									Weston	75,000
Farragut	37,000									South Boston...	75,000
Gladbrook	35,000									Allston	72,000
Missouri Valley.	35,000									Rockland	72,000
Belle Plaine ..	34,000									Chestnut Hill..	69,000
Olewein	34,000									Adams	66,000
Osage	34,000									Maynard	65,000
Waukon	33,000									Everett	65,000
Coon Rapids ..	33,000									Stonham	64,000
Stuart	32,000									Nantucket	64,000
Clear Lake	32,000									Andover	63,000
Anamosa	32,000									West Medford..	62,000
Iowa Falls	31,000									Provincetown ..	62,000
Traer	30,000									Falmouth	62,000
Albia	30,000									Brookfield	59,000
Eldora	30,000									Newtonville	56,000
Pocahontas	29,000									Winchendon ..	55,000
Columbus										Millbury	55,000
Junction	29,000									Stoughton	52,000
Armstrong	29,000									Hingham	51,000
Moville	28,000									Jamaica Plain..	50,000
Grundy Center..	28,000									Wayland	50,000
Bancroft	28,000									Ashburnham	49,000
Lakota	27,000									Ipswich	48,000
Charles City....	27,000									Orange	48,000
Sutherland	26,000									Auburndale	48,000
Northwood	26,000									Randolph	47,000
Elkader	26,000									Holbrook	47,000
Johnston	25,000									Longmeadow ..	44,000
Rockford	24,000									Rockport	43,000
Oakdale	24,000									Sharon	43,000
Saint Ansgar...	23,000									West Roxbury..	42,000
Bedford	23,000									Chelmsford	42,000
Strawberry Point	23,000									Newbury	41,000
Harlan	23,000									North Action...	41,000
Corning	22,000									Arlington	
Kingsley	22,000									Heights	40,000
Anita	22,000									Williamsett	37,000
Marion	22,000									Agawan	36,000
Wilton	22,000									Williamstown ..	33,000
Unionville	22,000									Wellesley Hills.	32,000
Merrill	22,000									North Abington	30,000
Anthony	22,000									Turners Falls..	28,000
Rockwell	21,000									Marshfield	28,000
Lorimer	21,000									Wilmington	27,000
Jefferson	20,000									Stockbridge	26,000
Solon	20,000									Indian Orchard	26,000
Toledo	19,000									Saxonville	26,000
Lake City	19,000									Sherborn	24,000
Britt	19,000									South	
Oakland	18,000									Weymouth	20,000
Lacona	18,000									Hope Dale	19,000
Spirit Lake	18,000									Burlington	19,000
Guttenberg	18,000									East Walpole...	18,000
Donnellson	18,000									Beachmont	18,000
Audubon	18,000									Annisquam	17,000
Williamsburg ..	17,000									Dover	17,000
What Cheer	17,000									Needham	
Postville	17,000									Heights	14,000
Fremont	17,000									South Westport	13,000

Financial Structure of Legal Reserve Life Companies

	Dec. 31, 1933**	Dec. 31, 1932†	Dec. 31, 1931†	Dec. 31, 1930*
New Premiums (Life)	\$ 258,310,441	\$ 308,444,126	\$ 568,430,970	\$ 519,900,245
Renewal Premiums (Life)	2,259,341,828	2,277,397,420	2,530,281,029	2,510,724,739
Industrial Premiums	649,283,558	706,742,274	803,674,619	717,619,223
Total Premium Income	3,548,867,104	3,640,772,158	3,902,386,618	3,748,244,207
New Business	16,258,466,018	16,555,396,741	19,817,494,437	22,175,056,845
Total Insurance in Force	103,219,119,878	108,290,757,814	114,596,729,723	113,667,731,828
Ordinary	76,835,071,336	81,502,444,614	85,866,786,804	84,991,109,856
Group	9,372,525,893	9,624,161,528	10,567,761,340	10,547,446,611
Industrial	17,011,522,649	17,164,151,672	18,162,181,579	18,129,175,361
Admitted Assets	22,281,489,790	20,969,152,010	21,370,800,087	20,016,536,327

**283 companies.
†326 companies.
‡295 companies.
§313 companies.

—From the Unique Manual-Digest.

Fort Scott	150,000	Bellevue	92,000	Winnsboro	56,000	Phoenix	24,000
Arkansas City..	126,000	Paintsville	87,000	Minden	55,000	Bel Air	24,000
Parsons	126,000	Franklin	79,000	Marionville	51,000	Rockville	19,000
Great Bend....	125,000	Mayfield	69,000	Denham Springs.	37,000	Pikesville	19,000
Pratt	113,000	Harlan	67,000	Mansfield	36,000	Newark	19,000
Coffeyville	105,000	Madsonville	66,000	Thibodaux	36,000	New Harmony..	17,000
Ottawa	102,000	Lebanon	66,000	Homer	33,000	Mount Airy....	17,000
Atchison	100,000	Cynthiana	66,000	Amite	28,000	Hagerstown ..	17,000
Manhattan	99,000	Sylbyville	64,000	Rayne	25,000	Taneytown	14,000
Chanute	96,000	Buechel	61,000	Lakeland	19,000	Parkton	12,000
Dodge City	95,000	Monticello	57,000	Breaux Bridge..	19,000	Eckhart Mines.	12,000
El Dorado	73,000	Jeffersonton	56,000	Sunset	16,000	Gaithersburg ..	12,000
Winfield	65,000	Hickman	51,000	Algiers	16,000		
Saint Mary	61,000	Richmond	51,000	Spring Ridge...	14,000		
Marysville	57,000	Georgetown	49,000	Columbia	13,000		
McPherson	56,000	Somerset	43,000				
Abilene	55,000	Princeton	42,000				
Hays	55,000	Greensburg	42,000				
Saint John	47,000	Flemingsburg ..	40,000				
Baxter Springs..	45,000	Pineville	39,000				
Beloit	42,000	Carlisle	39,000				
Larned	40,000	Lafayette	37,000				
Council Grove..	38,000	Fort Mitchell ..	37,000				
Eureka	36,000	Providence	36,000				
Clay Center....	36,000	Fulton	36,000				
Columbus	36,000	Greenville	35,000				
Goodland	33,000	Calhoun	35,000				

MICHIGAN

Detroit	\$23,600,000
Grand Rapids..	2,025,000
Kalamazoo	1,789,000
Holland	1,539,000
Pontiac	1,537,000
Flint	1,450,000
Lansing	889,000
Saginaw	823,000
Jackson	676,000
Battle Creek...	621,000
Grosse Pointe...	611,000
Highland Park.	545,000
Bay City	514,000
Muskegon	454,000
Ann Arbor	388,000
Port Huron...	235,000
Grosse Pointe Farms	195,000
Albion	191,000
Hamtramck	185,000
Marquette	183,000
Owasso	177,000
Iron Mountain.	177,000
Ironwood	156,000
Monroe	149,000
Adrian	141,000
Sault Ste. Marie	138,000
Traverse City..	130,000
Boyer City....	129,000
Ypsilanti	128,000
Dearborn	126,000
Grosse Pointe Park	123,000
Mount Clemens	115,000
South Haven...	113,000
East Grand Rapids	113,000
Escanaba	104,000
Decatur	104,000
Muskegon Heights	99,000
Charlotte	97,000
Ishpeming	93,000
Dowagiac	93,000
Benton Harbor.	92,000
Cadillac	91,000
Royal Oak	89,000
Greenville	87,000
Grand Haven...	87,000
Wyandotte	83,000
Alpena	81,000
Negaunee	81,000
Ludington	79,000
Constantine	77,000
Coldwater	77,000
Sturgis	75,000
Calumet	75,000
Niles	71,000
Birmingham ..	70,000
Petoskey	69,000
Hillsdale	66,000
Ferndale	65,000
Ionia	61,000
Alma	61,000
Saint Joseph ..	55,000
Cheboygan	55,000
Ovid	54,000
Grosse Pointe Shores	54,000
Howell	52,000
Buchanan	52,000
Houghton	51,000
Northville	51,000
Three Rivers ..	47,000
Saint Clair	47,000
Gladstone	45,000
Hancock	43,000
Hastings	42,000
Paw Paw	40,000
Wayne	39,000
Fenton	37,000
L'Anse	34,000
East Tawas	34,000
Hudson	32,000
Grand Ledge...	32,000
Crystal Falls...	32,000
Newberry	31,000
Ecorse	28,000
Durand	28,000
Chelsea	28,000
Gladwin	27,000
Oakland County	26,000
Harbor Beach ..	26,000
Stambaugh	25,000
Imlay City	24,000
Gaines	23,000
Ceresco	20,000
Cascade	19,000
Pinconning	18,000
Harbor Springs.	17,000

Napoleon	17,000
Pleasant Ridge.	16,000
Cassopolis	16,000
New Buffalo...	15,000
Frankemuth	15,000
Berrien Springs	14,000
Byron Center...	13,000
Sand Creek	13,000

MINNESOTA

Minneapolis ..	\$14,373,000
Saint Paul	9,340,000
Duluth	2,937,000
New Ulm	750,000
Rochester	221,000
Saint Cloud	207,000
Hibbing	183,000
Winona	176,000
Mankato	159,000
Springfield	142,000
Stillwater	141,000
Albert Lea	112,000
Brainerd	105,000
Grand Rapids..	103,000
Austin	95,000
Faribault	95,000
Red Wing	95,000
Crookston	69,000
Worthington ..	67,000
Moorhead	66,000
Virginia	66,000
Fergus Falls...	63,000
Willmar	55,000
Hopkins	53,000
Bemidji	47,000
Northfield	45,000
Cloquet	42,000
Braham	41,000
Sleepy Eye	41,000
Blue Earth	40,000
Carlton	39,000
Owatonna	39,000
Hutchinson	37,000
Ely	37,000
Sauk Center	34,000
Milaca	35,000
International Falls	33,000
Glencoe	33,000
Savage	32,000
Fairmont	32,000
Belle Plaine ..	32,000
White Bear Lake	29,000
Winthrop	27,000
Princeton	27,000
Shakopee	26,000
Wabasha	26,000
North Mankato.	25,000
Nashwauk	25,000
Le Sueur	24,000
Kason	23,000
Cambridge	23,000
Jackson	20,000
Melrose	18,000
Crystal Bay...	17,000
Morris	16,000
Zumbrota	15,000
Wayzata	15,000
Twin Valley...	14,000
Nashville	13,000
Barrett	13,000
LeCenter	12,000

MISSISSIPPI

Hattiesburg	\$1,013,000
Jackson	497,000
Meridian	412,000
Vicksburg	365,000
Columbus	318,000
West Point	211,000
Clarksdale	206,000
Laurel	168,000
Greenville	167,000
Picayune	147,000
Natchez	133,000
Gulfport	132,000
Tupelo	122,000
McComb	110,000
Yazoo City	109,000
Greenwood	106,000
Cornith	86,000
Ruleville	68,000
Merigold	64,000
Canton	55,000
Claremont	49,000
Drew	42,000
New Albany	38,000
Indianola	37,000
Grenada	37,000
Bolton	36,000
Como	35,000

Columbia	34,000
Logtown	33,000
Macon	27,000
Baldwyn	27,000
Tylertown	25,000
Taylorsville	25,000
Senatobia	25,000
Port Gibson	25,000

Holly Ridge ...	15,000
Vaiden	14,000

MISSOURI

Saint Louis	\$25,280,000
Kansas City ...	13,446,000
Saint Joseph ..	829,000
Clayton	715,000

Hannibal	182,000
Festus	141,000
Moberly	135,000
Cape Girardeau.	129,000
Columbia	126,000
Louisiana	126,000
Independence ..	123,000
Maplewood	117,000

Jefferson City..	65,000
Liberty	63,000
Caruthersville ..	57,000
Canton	56,000
Carrollton	52,000
Ferguson	52,000
Webb City	51,000
Kennett	50,000
Pacific	47,000
Maryville	47,000
Fulton	43,000
Portageville	39,000
St. Genevieve...	38,000
Wellington	38,000
Salem	37,000
De Soto	33,000
Union	33,000
Warrensburg ..	33,000
Bolivar	30,000
Wentzville	30,000
Butler	29,000
Ferrelview	29,000
Perryville	29,000
Lamar	29,000
West Plains	27,000
Mount Leonard	27,000
Salisbury	27,000
Charleston	26,000
Kearney	26,000
Harrisonville ..	26,000
Nixa	26,000
Hornersville ...	25,000
Wellsville	25,000
Stewartsville ..	25,000
Aurora	24,000
Monroe City...	23,000
Savannah	22,000
Concordia	22,000
Old Monroe...	21,000
Overland	19,000
Potosi	19,000
Helena	17,000
Richmond	15,000
Houston	14,000
Steele	14,000
Buckner	13,000

MONTANA

Butte	\$902,000
Helena	522,000
Great Falls	294,000
Billings	291,000
Livingston	229,000
Missoula	141,000
Bozeman	106,000
Anaconda	87,000
Kalispell	86,000
Lewiston	62,000
Havre	40,000
Sheridan	31,000
Cut Bank	31,000
Dillon	25,000
Ronan	24,000
Chinook	22,000
Glasgow	20,000
Miles City	19,000
Belgrade	16,000
Glacier Park...	14,000
Thompson Falls..	13,000
Coffee Creek	13,000

NEBRASKA

Omaha	\$3,471,000
Lincoln	947,000
Grand Island ..	231,000
Beatrice	205,000
Hastings	132,000
North Platte...	124,000
Fremont	119,000
Kearney	96,000
Norfolk	95,000
Columbus	94,000
Palisade	93,000
Nebraska City...	73,000
Scottsbluff	69,000
York	63,000
Sterling	63,000
Auburn	63,000
Alliance	55,000
McCook	54,000
Falls City	52,000
Oakland	41,000
Seward	40,000
Wayne	39,000
Geneva	39,000
Randolph	37,000
Holdrege	37,000
Sutton	35,000
Pawnee City...	35,000
Crete	34,000
Schuyler	32,000
Valentine	31,000

(Continued on next page)



When you leave those smiling faces behind in the morning when you go to work, it certainly is a satisfaction to know that you have those dear ones well protected throughout the years from any ill fortune that may overcome you. There is no way a man can more effectively show his love for his family than by providing for their future through life insurance. Life insurance will guarantee that they can live in the same home and that the children's education can be continued. If there is sufficient life insurance the mother can stay home and take care of the children instead of going out into the wearisome business world and trying to make frugal living while keeping house in the evening.

(H. Armstrong Roberts photo)

Brooksville	24,000
Forest	19,000
Shelby	18,000
Newton	17,000
Minter City	17,000
Benoit	17,000
Terry	16,000
Tiplersville	15,000

Springfield	591,000
Webster	342,000
Groves	273,000
Saint Charles...	254,000
University City.	244,000
Joplin	215,000
Bethany	195,000
Sedalia	195,000

Kirkwood	107,000
Marshall	98,000
Carthage	85,000
Mexico	78,000
Chillicothe	75,000
Westboro	66,000
Excelsior	66,000
Springs	66,000

NEW YORK—Continued

Cobleskill	33,000
Babylon	33,000
Forest Park	32,000
Orient	32,000
North Tarrytown	32,000
Suffern	32,000
Dolgeville	32,000
Alexandria	31,000
Bay	31,000
Briarcliff	31,000
Manor	31,000
Menands	30,000
Syosset	30,000
Ozone Park	29,000
Waterport	28,000
Waterford	28,000
Spartan	28,000
Duyl	28,000
Roslyn	28,000
Heights	28,000
Little Neck	28,000
Governors	28,000
Island	28,000
Westbury	27,000
Salem	27,000
Manlius	27,000
Madison	27,000
Greenwich	27,000
Sodus	26,000
Coney Island	26,000
Whitestone	25,000
Maspeth	25,000
Holley	25,000
Manville Road	24,000
Schenectady	23,000
Port Richmond	23,000
Parkville	23,000
Northport	23,000
Webster	23,000
Latham	23,000
Grandview	23,000
Churchville	23,000
Chautauqua	23,000
General Square	23,000
Cambridge	23,000
Attica	23,000
Elmsford	22,000
Geneseo	22,000
Baldwinsville	22,000
Balshore	22,000
Windsor	21,000
Rhinebeck	21,000
Manhattan	21,000
Beach	20,000
Port Jefferson	20,000
Millbrook	19,000
Lake Placid	19,000
Kew Gardens	19,000
Green Lake	19,000
Beaver Falls	18,000
North Pelham	17,000
Welk Bridge	17,000
Locust Valley	17,000
Springfield	17,000
Glenville	17,000
Exeter	17,000
East Windsor	17,000
Monroe	16,000
Miller Place	16,000
Hartsdale	16,000
Cayuga	16,000
Colonie	15,000
Cherry Valley	15,000
Johnson City	15,000
Chatham	15,000
Center	15,000
Delmar	14,000
Jamesport	13,000
High Falls	13,000
Fallsburgh	13,000
Speonk	13,000
Quoque	13,000
Tannersville	13,000
Pleasant Plains	13,000
Greene	13,000
Deposit	13,000
Center	13,000
Moriches	12,000
Chestertown	12,000
Chenango	12,000
Bridge	12,000

NORTH CAROLINA

Charlotte	\$924,000
Winston Salem	896,000
Durham	721,000
Greensboro	684,000
Raleigh	581,000
Asheville	495,000
Wilmington	445,000

High Point	431,000
Rocky Mount	255,000
Gastonia	219,000
Wilson	187,000
Goldsboro	178,000
Hendersonville	166,000
Kinston	155,000
Greenville	153,000
Salisbury	147,000
Concord	142,000
Fayetteville	140,000
Elizabeth City	131,000
Hartford	130,000
Oxford	123,000
Statesville	114,000
Louisburg	109,000
Burlington	105,000
Washington	89,000
Forest Hills	82,000
New Bern	80,000
Beaufort	73,000

Enfield	25,000
Southern Pines	24,000
Hamilton	24,000
West Durham	23,000
Pikeville	23,000
Pantego	22,000
Rutherfordton	22,000
Walnut Cove	21,000
Pamona	21,000
La Grange	20,000
Rich Square	19,000
Nashville	19,000
Morven	19,000
Mebane	19,000
Fremont	18,000
Brevard	17,000
Marshall	17,000
Asheboro	17,000
Willow Springs	16,000
Rose Hill	15,000
Como	15,000

Canton	1,908,000
Lakewood	1,200,000
Warren	768,000
Springfield	747,000
Zanesville	730,000
Lima	558,000
Portsmouth	489,000
Lorain	475,000
Norwood	473,000
Jackson	465,000
Hamilton	450,000
Elyria	390,000
Marion	390,000
Marietta	388,000
Newark	381,000
Mansfield	381,000
Sandusky	332,000
Middletown	330,000
Shaker Heights	321,000
South Euclid	319,000
East Cleveland	315,000

Circleville	94,000
Gallipolis	92,000
Ravenna	91,000
Minster	89,000
Rocky River	88,000
Urbana	87,000
Napoleon	85,000
Salem	85,000
Dover	80,000
Logan	75,000
Martins Ferry	75,000
New Phila- delphia	75,000
Niles	75,000
Wilmington	73,000
North Canton	72,000
Marrea	68,000
Cuyahoga Falls	67,000
Struthers	68,000
Ashland	66,000
Kenton	65,000

Leipsic	36,000
Tippecanoe City	35,000
Willoughby	33,000
Trotwood	33,000
Paulding	33,000
Middlefield	33,000
Greenville	33,000
Wickliffe	32,000
Parma	32,000
Mount Gilead	32,000
Granville	32,000
Pomeroy	31,000
Wellington	29,000
Louisville	29,000
Arcanum	28,000
Lyndhurst	27,000
Loudonville	26,000
Woodsfield	26,000
Chardon	26,000
Archbold	26,000
Poland	24,000
Canal Win- chester	24,000
Jackson Center	24,000
New Rich- mond	23,000
Dresden	23,000
Shaker Square	22,000
Ripley	22,000
New Washing- ton	20,000
Jefferson	20,000
Adena	17,000
Belpre	17,000
Deshler	17,000
Harrod	17,000
Monroeville	17,000
Plain City	17,000
Prospect	17,000
West Alex- andria	16,000
Cardington	15,000
Perry	14,000
Ney	14,000
Belle Valley	14,000
Village of Marble Cliff	13,000
Somerset	13,000

OKLAHOMA

Oklahoma City	\$3,900,000
Tulsa	2,967,000
Enid	396,000
Muskogee	350,000
Ardmore	204,000
Bartlesville	192,000
Shawnee	180,000
McAlester	177,000
Ponca City	162,000
Alva	148,000
Buffalo	142,000
Lawton	138,000
Ada	120,000
Altus	105,000
Chickasha	105,000
Norman	96,000
Seminole	96,000
Sapulpa	93,000
Blackwell	80,000
Pawhuska	72,000
Duncan	71,000
El Reno	70,000
Bristow	70,000
Holdenville	68,000
Stillwater	66,000
Durant	65,000
Henryetta	62,000
Miami	60,000
Sand Springs	60,000
Clinton	59,000
Frederick	53,000
Purcell	48,000
Guthrie	41,000
Mangum	39,000
Fort Gibson	39,000
Paul's Valley	39,000
Guymon	35,000
Hollis	35,000
Sulphur	33,000
Wetumka	29,000
Pawnee	29,000
Healdton	28,000
Poteau	29,000
Broken Bow	25,000
Pryor	25,000
Eufaula	24,000
Bennington	23,000
Heavener	22,000
Orrville	36,000
Nelsonville	36,000
Clyde	36,000
Doylestown	36,000
Greensburg	36,000
Marietta	15,000



Headed for college and success with an educational life insurance policy guaranteeing it.

Hickory	70,000
Jackson	68,000
Williamston	64,000
Monroe	58,000
Norlina	57,000
Red Springs	53,000
Newton	54,000
Morehead City	53,000
Maxton	53,000
Tarboro	51,000
Roxboro	51,000
Chapel Hill	51,000
Albermarle	50,000
Clayton	47,000
Leaksville	45,000
Laurinburg	45,000
Tabor	42,000
Mount Olive	42,000
Ashoskie	40,000
Lexington	40,000
Morganton	39,000
Swannanoa	37,000
Lenoir	36,000
Lumberton	35,000
Whitakers	34,000
Princeton	34,000
Sanford	32,000
Edenton	32,000
Belvidere	32,000
Cherryville	29,000
Wadesboro	28,000
Dunn	27,000
Taylorsville	26,000
Hookerton	25,000

NORTH DAKOTA

Fargo	347,000
Grand Forks	208,000
Bismarck	138,000
Jamestown	108,000
Devils Lake	88,000
Minot	82,000
Cooperstown	48,000
Valley City	39,000
Mohall	28,000
Lisbon	27,000
Williston	27,000
Harvey	23,000
Buxton	22,000
Sentinel Butte	18,000
Enderlin	17,000
Ellendale	16,000
Hazen	16,000
Garske	13,000
Kelso	13,000

OHIO

Cleveland	\$19,350,000
Cincinnati	18,182,000
Columbus	7,862,000
Toledo	6,900,000
Dayton	5,700,000
Akron	2,952,000
Youngstown	2,420,000
Cleveland Heights	2,147,000

Troy	308,000
Alliance	270,000
Massillon	267,000
Bucyrus	266,000
East Liverpool	249,000
Madeira	232,000
Ashtabula	216,000
Chillicothe	202,000
Barberton	194,000
Cambridge	190,000
Lancaster	186,000
Fremont	181,000
Bellefontaine	175,000
Tiffin	162,000
Piqua	154,000
Fostoria	146,000
Findlay	145,000
Mt. Vernon	142,000
Wooster	138,000
Coshocton	134,000
Athens	108,000
Painesville	107,000
Kings Mills	104,000
Norwalk	103,000
Hudson	102,000
Ironton	102,000
Galion	101,000
Staubenville	101,000
Van Wert	101,000
Washington C H	99,000
Delaware	99,000
Defiance	96,000
Xenia	95,000
Bellaire	95,000

Sidney	65,000
Bexley	65,000
Wapakoneta	64,000
Garrettsville	63,000
Boardman	62,000
Bryan	56,000
Uhrichsville	55,000
Shelby	55,000
Crestline	52,000
Chagrin Falls	52,000
Montpelier	51,000
New Lexington	51,000
Ottawa	50,000
Celina	50,000
London	48,000
Wadsworth	46,000
Wellsville	45,000
Upper Sandusky	45,000
Oberlin	43,000
Oxford	43,000
Geneva	42,000
Cadiz	41,000
Wauseon	39,000
Marysville	39,000
Atwater	39,000
North Olmsted	38,000
Miamisburg	38,000
Le Roy	38,000
Mentor	37,000
Orrville	36,000
Nelsonville	36,000
Clyde	36,000
Doylestown	36,000
Greensburg	36,000

OREGON

Portland	\$7,528,000
Salem	315,000
Eugene	174,000
The Dalles	155,000
Klamath Falls ..	140,000
La Grande	114,000
Albany	112,000
Astoria	105,000
Medford	93,000
Rosenburg	89,000
Ashland	64,000
Pendleton	62,000
Grant's Pass	56,000
Hood River	42,000
North Bend	42,000
Saint Helens	37,000
Oregon City	35,000
Hubbard	32,000
Baker	31,000
Prineville	28,000
Lakeview	28,000
Oswego	27,000
Springfield	23,000
Forest Grove	23,000
Hereford	23,000
Island City	22,000
Enterprise	19,000
Canby	19,000
Milton	17,000
Clatskanie	17,000
Prescott	15,000
Adams	15,000
Reedville	14,000
Wasco	13,000
Fields	13,000

PENNSYLVANIA

Philadelphia	\$41,000,000
Pittsburgh	31,000,000
Reading	3,400,000
Scranton	3,250,000
Haverford	1,396,000
Erie	1,380,000
Wilkes Barre	1,252,000
Bethlehem	1,250,000
Allentown	1,200,000
Harrisburg	1,173,000
Lancaster	983,000
Williamsport	980,000
Altoona	962,000
Johnstown	861,000
Chester	859,000
Huntington	
Valley	850,000
York	615,000
Hazleton	525,000
New Castle	505,000
McKeesport	459,000
Bryn Mawr	439,000
Germantown	439,000
Easton	435,000
Norristown	426,000
Wyncote	371,000
Berwick	368,000
Wayne	367,000
Elkins Park	365,000
Greensburg	353,000
Wilkinsburg	348,000
Lebanon	344,000
Oil City	322,000
Washington	320,000
Pottsville	309,000
Butler	305,000
Glenside	286,000
Meadowbrook	278,000
Bala-Cynwyd	265,000
Shamokin	255,000
Sharon	240,000
Southampton	222,000
Merion	222,000
Kingston	227,000
Jenkintown	212,000
Braddock	212,000
Crafton	211,000
New Wil-	
mington	205,000
Nanticoke	198,000
Beaver Falls	192,000
Charlertoi	192,000
Swarthmore	189,000
Mount Carmel	180,000
Bradford	171,000
Shenandoah	171,000
Meadville	170,000
Pittston	168,000
Coraopolis	167,000
Mechanicsburg	160,000
Uniontown	159,000
Marietta	153,000
Chambersburg	151,000
Springfield	139,000
Radnor	139,000

Monessen	130,000	Greenville	65,000	Mifflintown	27,000
Slatington	129,000	Luzerne	65,000	Elkins	27,000
Punxsutawney	126,000	Monongahela	65,000	Dillsburg	26,000
Somerset	125,000	Hollidaysburg	64,000	Richlandtown	26,000
Mahoney City	120,000	Schuylkill		Brownsville	25,000
Olyphant	120,000	Haven	63,000	Montgomery	25,000
West Chester	125,000	Bristol	63,000	North Wales	24,000
Lansdowne	124,000	West Reading	62,000	Drexel Hill	24,000
Carnegie	122,000	Avalon	62,000	Slippery Rock	24,000
Clearfield	121,000	Belle Vernon	61,000	Millersville	23,000
Carbondale	120,000	Mineral Point	59,000	Hawley	23,000
Hanover	115,000	Stroudsburg	59,000	Noble	23,000
Ben Avon		Jersey Shore	58,000	Peckville	22,000
Heights	114,000	Apollo	58,000	Newville	22,000
Lewistown	114,000	Conshohocken	57,000	Florin	22,000
Phoenixville	112,000	Tunkhannock	57,000	Watsonstown	21,000
Latrobe	111,000	Connellsville	56,000	Rixford	21,000
Columbia	110,000	Allison Park	56,000	Mount Holly	
Bellevue	110,000	Smethport	56,000	Springs	21,000
Huntingdon	108,000	Homestead	55,000	Bushkill	21,000
Williamsburg	106,000	Corry	55,000	Ligonier	20,000
Lewisburg	104,000	Canonsburg	55,000	Dayton	20,000
Carlisle	104,000	Bridgeville	52,000	Glen Rock	20,000
Dormont	103,000	Ford City	51,000	Spring Grove	20,000
Franklin	99,000	Edgewood	51,000	Seelyville	20,000
Ardmore	99,000	Westfield	48,000	Secane	19,000
Saint Mary's	99,000	Doylestown	47,000	New Freedom	19,000

Statement by the
Publishers

THIS Life Insurance Distributions Number is as nearly accurate as the information available permits. The publishers cannot vouch for the completeness, correctness or truth of any statements or figures which are printed. Although over 150 of the leading companies in the country cooperated to make this compilation possible by furnishing reports of their claim payments, the information presented here is not complete and there are some omissions. The individual claim payments in many cases are considerably larger than the amounts given because the non-reporting companies may have had insurance on these lives. Therefore, the reports in all cases are conservative.

Bellefonte	98,000	Upper Darby	47,000
Tyrone	96,000	Blairsville	45,000
Indiana	95,000	Ambler	45,000
Middletown	93,000	McAdoo	45,000
Kittanning	93,000	Lititz	45,000
Overbrook	92,000	Selinsgrove	44,000
Sunbury	92,000	Beaver	43,000
New Kensing-		Waynesburg	42,000
ton	91,000	Calasauqua	42,000
Freeland	90,000	Glassport	42,000
Aspinwell	90,000	Kane	42,000
Northampton	90,000	Marion	40,000
Vandergrift	90,000	Mifflinburg	40,000
Rosemont	89,000	Union City	39,000
Villa Nova	89,000	Shippensburg	39,000
Dubois	87,000	Rochester	39,000
East Strouds-		Quakertown	39,000
burg	86,000	Lehighton	39,000
Munhall	85,000	Marble	39,000
Sharpsburg	85,000	Birdsboro	38,000
Jeannette	85,000	Llanerch	38,000
Narberth	84,000	Ambridge	37,000
Philipsburg	81,000	Yardley	37,000
Grove City	80,000	Northumber-	
Wynnewood	78,000	land	37,000
Wellsboro	76,000	Shillington	36,000
Waynesboro	75,000	Morrisville	36,000
Mount Pleasant	75,000	Wyomissing	35,000
Chestnut Hill	75,000	Boyetown	35,000
Forty Fort	73,000	Bethel Town-	
ship		ship	35,000
Doylestown	35,000		
Sayre	33,000		
Ingram	32,000		
Irwin	32,000		
Leechburg	31,000		
Saint David's	31,000		
Mount Lebanon	30,000		
Susquehanna	30,000		
Homestead			
Park	29,000		
Edensburg	29,000		
Woodmere	28,000		
Palmerton	28,000		
Montoursville	28,000		

RHODE ISLAND

Providence	\$4,562,000
Pawtucket	843,000
Woonsocket	675,000
Newport	234,000
Cranston	130,000
West Warwick	93,000
Edgewood	84,000
Warwick	74,000
Auburn	74,000
Barrington	60,000
Tiverton	31,000
Central Falls	18,000
Riverview	12,000

SOUTH CAROLINA

Charleston	\$785,000
Columbia	632,000
Greenville	341,000
Timmonsville	284,000
Spartanburg	282,000
Greenwood	195,000
Gaffney	176,000
Florence	175,000
Alcolu	150,000
Anderson	141,000
Union	134,000
Rock Hill	91,000
Sumter	90,000
Orangeburg	87,000
Bennettsville	74,000
Newberry	74,000
Windsboro	66,000
Easley	59,000
York	59,000
Laurens	54,000
Darlington	47,000
Hartsville	46,000
Marion	45,000
Swansea	42,000

Camden	42,000	Bristol	90,000
Bamburg	41,000	Lewisburg	88,000
Saint Matthews	40,000	Union City	87,000
Manning	40,000	Dyersburg	76,000
Woodward	39,000	Lookout	
Beaufort	37,000	Mountain	75,000
Belton	35,000	Brownsville	72,000
Williamston	34,000	Columbia	69,000
Kershaw	33,000	Kingston	67,000
Taylors	33,000	Huntingdon	65,000
Lamar	27,000	Rockwood	63,000
Springfield	27,000	Fayetteville	59,000
Clover	27,000	Gallatin	55,000
Pageland	23,000	Spring Hill	55,000
Westminster	22,000	Martin	55,000
Bishopville	22,000	Greenville	54,000
Yonges Island	17,000	Pulaski	51,000
Cameron	17,000	Collierville	49,000
Cades	14,000	Portland	47,000
Crocketville	12,000	Charleston	42,000
Eutawville	12,000	Elizabethtown	42,000
Lynchburg	12,000	Tellico Plains	42,000

SOUTH DAKOTA

Sioux Falls	\$330,000
Mitchell	146,000
Aberdeen	140,000
Huron	127,000
Rapid City	93,000
Redfield	86,000
Lead	50,000
Yankton	49,000
Marion	48,000
Pierre	48,000
Deadwood	35,000
Vermilion	32,000
Volga	31,000
Winner	29,000
Madison	28,000
Spearfish	22,000
Canton	22,000
Flandreau	21,000
Jefferson	17,000
Summit	17,000
Centerville	16,000
Wentworth	15,000
Hudson	15,000
Alcester	15,000
Colman	13,000

TENNESSEE

Memphis	\$4,200,000
Nashville	4,175,000
Chattanooga	1,933,000
Knoxville	1,217,000
Johnson City	320,000
Jackson	193,000
Ripley	188,000
Cleveland	126,000
Springfield	122,000
Humboldt	121,000
Covington	110,000
Clarksville	104,000
Murfreesboro	96,000

TEXAS

San Antonio	\$4,752,000
Houston	3,769,000
Dallas	3,698,000
Fort Worth	1,611,000
El Paso	1,221,000
Amarillo	947,000
Beaumont	702,000
Waco	585,000
Galveston	567,000
Austin	508,000
Corpus Christi	437,000
Wichita Falls	372,000
Laredo	312,000
San Angelo	294,000
Abilene	248,000
Lubbock	220,000

(Continued on next page)

Life Insurance Means Much to
Widow of 50 Years

ROCHESTER, N. Y.—Life insurance to the widow of 30 years of married life means more than to a young widow, for a woman of 50 is unable to secure employment. If she must do something it offers her an opportunity of starting into business. Insurance means that a widow may keep her home until she obtains an offer for it, which does not sacrifice her home.

My experience with life insurance is that it is money saved, which would not have been otherwise saved. It cannot erase the great sorrow but it can carry a woman along until she is able to stand upon her own feet.

After being a housewife for so many years, a woman has lost all contacts with the business world, and has become socially inclined, which is not easily broken away from. Life insurance means that she need not drop her many friends. It also means that she may take a much needed trip, after a funeral, perhaps upon the ocean, to restore frayed nerves.

My husband was highly intellectual and his greatest regret was that he had not taken out more insurance, when a young man.—A. E. L.

Gladewater	23,000
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Thorndale	22,000
Santa Anna	22,000
Orange	22,000
Kicapo	22,000
Hereford	22,000
Silsbee	21,000
Schulenburg	21,000
Chapel Hill	21,000
Yorktown	20,000
Nixon	19,000
Gilmer	19,000
Franklin	19,000
Eagle Lake	19,000
Calvert	19,000
Winters	18,000
Shiner	18,000
San Diego	18,000
Rockwall	18,000
Rock Springs	18,000
Handley	18,000
Cotula	18,000
Caldwell	18,000
Thrall	17,000
Roma	17,000
Rio Grande City	17,000
Alpine	17,000
Dimmitt	16,000
Sanderson	15,000
Odessa	15,000
Jermyn	15,000
Gordon	15,000
Santa Rosa	14,000
Ozona	14,000
Chatfield	14,000
Concho County	13,000

e City.

.....	115,000
.....	103,000
.....	76,000
.....	46,000
City...	42,000
.....	42,000
.....	18,000
.....	17,000
Grove..	16,000
.....	14,000
.....	13,000
.....	13,000

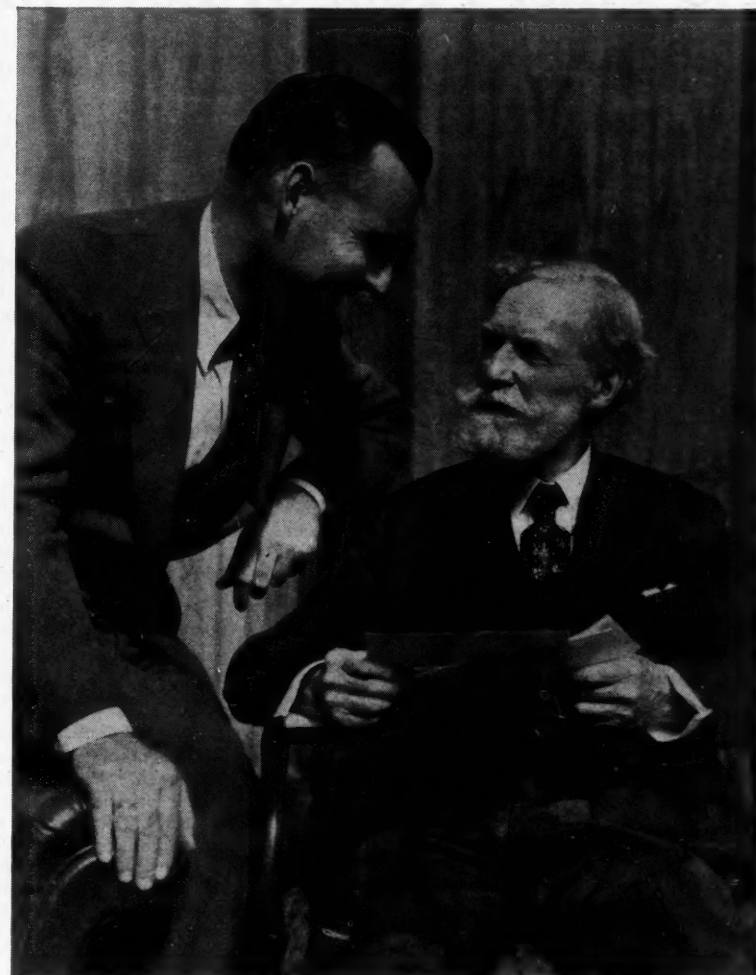
ington

	186,000
.....	105,000
Belier	87,000
Boro	69,000
Johnsbury..	56,000
ington	53,000
Albans.....	39,000
Laven.....	27,000
s	23,000
r	20,000
Village....	19,000
Bennington	19,000
vile	18,000
ph	17,000
.....	17,000
.....	16,000
bury	16,000
.....	16,000
rd	15,000
sex	15,000
field	15,000
s River....	12,000
ch	10,000
ridge	10,000

and \$

ce	2,001,000
burg	972,000
on	613,000
on	418,000
outh	363,000
burg	335,000
rt News	323,000
la	272,000
on	270,000
.....	269,000
e	207,000
tesville	187,000
.....	118,000
.....	103,000
d	97,000
cksburg	89,000
Boston	78,000
Sas	74,000
ester	70,000
ton	67,000

Martinsville	51,000	Lawrenceville ..	21,000	Yakima	265,000
Emporia	51,000	Rapidan	20,000	Walla Walla...	205,000
Lexington	51,000	Markham	19,000	Bellingham ..	180,000
Radford	48,000	Belle Haven	19,000	Wenatchee	172,000
Clifton Forge...	48,000	Clarendon	18,000	Aberdeen	110,000
Wytheville	43,000	Chuckatuck	18,000	Olympia	96,000
Franklin	42,000	Stuart	17,000	Vancouver	96,000
Bedford	41,000	Oceana	17,000	Longview	84,000
The Plains	39,000	Deanes	17,000	Pullman	58,000
Waynesboro ...	38,000	Washington	16,000	Bellevue	57,000
Capron	38,000	Windsor	15,000	Anacortes	52,000
Kilmarnock	37,000	Allavista	15,000	Puyallup	50,000



"Some times your mother used to object to having to pay the premium on my life insurance when we had so many other ways in which we would like to spend it. But we resisted the temptation and kept up the payments and now the money is coming back to me in monthly instalments. It was just about eight years ago that I cashed in those policies after all you children were grown up and bought that annuity. Now the postman brings me a check every month without fail." (H. Armstrong Roberts photo)

little	\$7,35
more	1.57

title	\$7,350,000	Molson	18,000
skane	1,575,000	Montesano	17,000
roma	1,266,000	Naches	16,000

WEST VIRGINIA

Charleston	816,000
Huntington	765,000
Parkersburg	332,000
Clarksburg	297,000
Fairmont	238,000
Morgantown	191,000
Bluefield	155,000
Follansbee	147,000
Martinsburg	126,000
South Charleston	113,000
Logan	87,000
Kenilworth	82,000
Princeton	81,000
Grafton	70,000
Beckley	65,000
Clay	62,000
Elkview	55,000
Keyser	55,000
Weston	51,000
Moundsville	50,000
Athens	44,000
Buckhannon	42,000
Phillippi	35,000
Point Pleasant	25,000
Montgomery	26,000
Shepherdstown	18,000
Petersburg	17,000
Hambleton	17,000
Gary	17,000
Mount Zion	14,000
Elm Grove	13,000

aukeer . . . \$11,

owoc	1,161,000
.....	685,000
sha	590,000
son	541,000
osh	464,000
pygan	458,000
Bay	458,000
rosse	411,000
.....	354,000
ville	334,000
Du Lac	303,000
eton	292,000
Clair	240,000
fish Bay	231,000
sha	227,000
au	222,000
yavota	217,000
rior	205,000
esha	175,000
Allis	148,000
ns Point	129,000
lander	110,000
ette	110,000
ewa Falls	106,000
hfield	105,000
Rivers	105,000
rtown	101,000
.....	91,000
nd	90,000
outh	80,000
er Dam	72,000
ah	71,000
or	69,000
ge	62,000
un	58,000
o	57,000
oo	56,000
Atkinson	56,000
rs	55,000
ll	55,000
monie	54,000
ord	51,000
son	51,000
e	50,000
Bend	48,000
.....	48,000
ington	48,000
skum	46,000
umowoc	45,000
oe	42,000
Troy	39,000
Wash	
on	37,000
nd Center	36,000
Mills	36,000
ton	36,000
hton	34,000
no	34,000
rn	34,000
water	33,000
and	33,000
.....	32,000

WISCONSIN—Continued

Haywood	32,000
West Depere....	31,000
Platteville	31,000
New Richmond..	31,000
New Glarus	31,000
Dodgeville	31,000
Sheboygan Falls	30,000
Phillips	30,000
Waterford	27,000
Amery	26,000
Tomahawk	25,000
Allenton	25,000
Brillion	24,000
Fairwater	24,000
Little Chute....	24,000
Hudson	23,000
Iron Ridge.....	23,000
New Lisbon.....	22,000
Barron	22,000
River Falls.....	21,000
Mount Horeb...	21,000
Oakfield	20,000
Princeton	20,000
Darlington	20,000
Verona	18,000
Thiensville	18,000
Minocqua	18,000
Grantsburg	18,000
Cochrane	17,000
Lomira	16,000
Winneconne ...	14,000
Shullsburg	13,000

WYOMING

Cheyenne	\$186,000
Casper	167,000
Green River	73,000
Laramie	61,000
Torrington	42,000
Rawlins	39,000
Sheridan	32,000
Basin	24,000
Big Piney	19,000
Riverton	16,000
Lingle	15,000
Cody	14,000
Worland	11,000

CANADA

ALBERTA

Calgary	\$498,000
Edmonton	387,000
Medicine Hat....	78,000
Lethbridge	61,000
Lougheed	18,000
Carmanagay	17,000
Peace River	17,000
Rocky Mountain	
House	15,000
Tudor	14,000
Airdrie	13,000
Strathmore	12,000
Vermillion	11,000
Drumheller	11,000
Craigmyle	10,000

BRITISH COLUMBIA

Vancouver	\$1,713,000
Victoria	480,000
New Westminster	
.....	85,000
Kelowna	34,000
Campbellton	33,000
Terrace	24,000
North Vancouver	
.....	21,000
Nanaimo	20,000
Vernon	18,000
Esquimalt	15,000
Langley Prairie..	15,000
Clinton	14,000
Chilliwack	13,000

MANITOBA

Winnipeg	\$2,465,000
Brandon	228,000
Saint James.....	59,000
Portage	
La Prairie.....	30,000
Dauphin	18,000
Neelin	18,000
Crandall	15,000
East Kildonan...	15,000
Tlin Tlon	15,000
Morden	12,000
Rosser	11,000

NEW BRUNSWICK

Saint John	\$93,000
Fredericton	55,000
Moncton	41,000
Edmundston	31,000
Albertine	15,000
Sussex	15,000
Saint George	11,000

Bedford	10,000
Newport Landing..	10,000
New Waterford...	10,000
ONTARIO	
Toronto	\$15,286,000
Hamilton	1,315,000
Ottawa	935,000
London	836,000

Guelph	83,000
Napanee	76,000
Brockville	72,000
Sarnia	70,000
Wallaceburg	49,000
Pembroke	49,000
Oshawa	49,000
Sault Ste Marie	
.....	48,000
Sudbury	47,000

Schumaker	27,000
Islington	26,000
Saint Mary's....	26,000
Magog	25,000
Norwich	25,000
Perth	24,000
Amherstburg ..	24,000
Arnprior	24,000
Chapleau	24,000

Augusta Township ..	18,000
Simcoe	17,000
Renfrew	17,000
Marmora	17,000
Gravenhurst ..	17,000
Byron	17,000
Hearst	16,000
Fenwick	16,000
Hastings	15,000
Scotland	15,000
Orangeville	15,000
Iroquois Falls...	15,000
Parkhill	14,000
Ridgetown	14,000
Palmerston	14,000
Prescott	13,000
Port Arthur....	13,000
Outremont	13,000
Goderich	13,000
Saint George...	12,000
West Hill.....	12,000
Hawk Lake.....	12,000
Gore Bay.....	12,000
Hagersville	12,000
Wellington	10,000
Campbellford ..	10,000
Glasgow	10,000
Elginburg	10,000
Embrun	10,000

PRINCE EDWARD ISLAND

Charolletown	\$249,000
Summerside	88,000
Souris	18,000

QUEBEC

Montreal	\$5,845,000
Quebec	1,575,000
Su	693,000
Westmount	133,000
Outremont	120,000
Montmagny	116,000
Trois Rivières...	80,000
Lamblton	80,000
Sherbrooke	48,000
Levis	43,000
Valleyfield	41,000
Asbestos	40,000
Arthabaska	37,000
Lac Megantic....	31,000
Joliette	26,000
Saint Lambert...	25,000
Waterloo	23,000
Saint Jean.....	23,000
Riviere Du Loup	
Huntingdon	23,000
Perkins	22,000
Coaticook	18,000
St. Anne De	
Bellevue	17,000
Dundee	17,000
Perce	17,000
Thetford Mines..	16,000
Saint Hyacinthe..	15,000
Priceville	15,000
Marbleton	15,000
Riviere Maine...	14,000
La Salle	13,000
Rimouski	13,000
Victoriaville	13,000
Saint Maurice...	12,000
Saint Marc.....	12,000
Roberval	12,000
Saint Pacomé...	11,000
Saint Marie	
Beauce	11,000
Granby	11,000
Saint Germaine..	10,000
Parisville	10,000

SASKATCHEWAN

Saskatoon	\$265,000
Moose Jaw	183,000
Regina	183,000
Swift Current....	39,000
Bienfait	36,000
Admiral	30,000
Ponteix	25,000
Salvador	22,000
Yorkton	19,000
Dundas	18,000
Prince Albert...	15,000
Leask	15,000
Watrous	15,000
Greelman	15,000
Weyburn	15,000
Kisbey	13,000
Eston	13,000
Archydal	13,000
Wadena	12,000
Oxbou	12,000
Madison	12,000
Eatonia	10,000
Septre	10,000
Wawata	10,000

No Finer Proof of Love for Family

KANSAS CITY, MO.—One foggy morning last November my mother drove my father to his office. She used the family car for some errands during the day and returned for him in the evening. But his good-bye as he left her in the morning had been his last farewell; a few minutes before she called for him, he had been killed instantly in an accident. In his billfold, among kodak snapshots and clippings, we found a little poem, yellowed with age, in which were the two lines:

"How many go forth in the morning
who never come home at night."

My father was just a few days past his 50th birthday, in the prime of life. He was over six feet tall, vigorous, and in splendid health, and might reasonably have expected to attain the Biblical three score and ten years as his father and grandfather had done before him. He was a civil engineer and was active in church and Y. M. C. A. work, having served in France as a construction engineer with the Y. M. C. A. during the World War. He had been with the same firm for 23 years and his loyalty, industry, and ability were outstanding.

My mother was left with six children, three boys and three girls, five of them still at home and four in school. The oldest was 25, the youngest 10 years. My father's salary was never large and the expenses of a family of eight are tremendous. Therefore, we were surprised to find that he had left life insurance totalling \$20,000. Surprised, and grateful that he had shown his love for us in this practical way. Within a few weeks every policy was paid in full.

Without the insurance, we would have had a comfortable home, entirely paid for and in good condition, a practically new Nash sedan, over \$3,000 tied up in a building and loan association, and \$400 in cash. There was not a cent in outstanding debts against the estate, but after the funeral expenses were paid, we would have been without money, had it not been for the insurance.

We have tried to picture our plight had this been the case. My mother has never worked a day in her life outside her home; I, the oldest daughter, had a job that would scarcely have paid my expenses if I had lived away from home. My married brother has a young baby and as much responsibility as he can carry. This would have left the two boys, 17 and 19, a senior in high school and a freshman in college to assume the burden of supporting my mother and two younger sisters and keeping up a large house. The chances are that even if they had been

forced to leave school, they couldn't have found work.

But fortunately, all this was in the realm of what might have been. Actually, we are independent. We can live on in our home, enjoy our car, the children can stay in school, and my mother has no financial worries added to her grief. All this, simply because my father was able to foresee our condition if he left us suddenly, and unprovided for.

Of course this \$20,000 is no fortune, but it is as much life insurance as my father could possibly afford with the demands of a large family on his salary. But we are careful of our expenditures, and it will amply provide for our needs during the next few years until the boys are self-supporting and the girls have finished school. At present, most of the money is invested in government bonds, but this fall, when the estate is settled, my mother will buy an annuity, as she knows it was my father's plan for her to receive the money in regular amounts each month.

Our experience has been a powerful illustration of the value and necessity of life insurance. Our opinion of life insurance, now that we have had first-hand experience with its benefits, can perhaps best be illustrated by the following facts:

Since my father's death, my married brother has increased his life insurance from \$3,000 to \$5,000. My brother who is 19, and is working during vacation, has increased his from \$1,000 to \$3,000. For several years I have intended to buy some life insurance "when I had the money," last December I bought a \$3,000 policy. My father's brother, a certified public accountant, has taken out an additional \$5,000 policy. Thus, four members of our family have increased their protection by \$12,000, and we intend to continue to do so. Any money that I have in the future, I expect to invest in life insurance or annuities, rather than in banks. We would be in need today if we had to depend solely upon our savings accounts for our funds.

My father insisted that each of his three sons buy a thousand dollar policy with the first money he earned, at the age of 14 or 15. They are already thankful for his foresight.

This tragedy has brought home to us, as nothing else could possibly have done, the vital need for life insurance for everyone. I imagine that no anguish can equal that of the mother who is left with dependent children and no income. Certainly, a man can leave no finer proof of his love for his family than to leave them well provided for. And certainly the safest and easiest way for him to assure their future income is with life insurance.—Frances W. Kerr.

NEWFOUNDLAND

Saint John's	\$285,000
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NOVA SCOTIA

Halifax	\$440,000
Sydney	83,000
New Glasgow	39,000
Windsor	24,000
Cheticamp	23,000
Dartmouth	22,000
Yarmount	22,000
Stellarton	15,000
Truro	14,000
Glace Bay	11,000
East La Have....	11,000

Forest Hill

Village	419,000
Windsor	405,000
Oakville	268,000
Kitchener	248,000
Belleville	233,000
Brantford	207,000
Waterloo	168,000
Stratford	151,000
Chatham	118,000
Galt	116,000
New Hamburg...	109,000
Saint Thomas...	104,000
Kingston	98,000
Niagara Falls..	89,000
Walkeville	84,000

Orilla

Strathroy	45,000
Northbay	40,000
Waterford	39,000
Trenton	38,000
Ingersoll	37,000
Bridgeport	35,000
Owen Sound....	33,000
Hawkesburg	32,000
Woodstock	31,000
Listowel	31,000
Whitby	29,000
Kirkland Lake..	29,000
Fort Erie	
North	28,000
Smith Falls ...	27,000

Cornwall

Iroquois	24,000
Dundas	23,000
Port Colborne..	23,000
Lindsay	23,000
Tillsonburg	22,000
Midland	22,000
Fort Francis...	22,000
Brampton	22,000
Aurora	22,000
Fort William...	21,000
Ridgeway	21,000
Peterboro	20,000
Walkerton	19,000
Weston	19,000
Wolfe Island...	18,000

Individual Claim Payments in 1933

Listed by States and Cities

ALABAMA

Total Payments in State.....\$30,500,000
Decrease in Payments in 1933.....\$2,400,000
Percentage of Decrease.....7%
Rank in Payments among States.....28th
Rank in Population.....16th
Payments Per Capita.....\$11.50

ABBEVILLE—\$56,000	Industrial: Co. No. 5, 13
William T. Dawkins..... 45,920	claims..... 4,348
2 \$2,000 claims..... 4,000	Industrial: Co. No. 6, 75
ALBERTVILLE—\$90,000	claims..... 9,287
\$15,000 to \$20,000: Curtis	Industrial: Co. No. 12, 52
Akron Goodwin, 1 name	claims..... 7,820
not given..... 40,000	RAY MINETTE—\$32,000
\$5,000 to \$8,000: Joseph H.	\$20,000 to \$25,000: Origen
D. Emmet..... 5,000	C. Hall
Name not given..... 5,000	BESSEMER—\$185,000
3 \$2,000 claims..... 7,038	Name not given..... 13,500
1 claim..... 1,000	Designer..... 5,409
ALEXANDER CITY—\$42,000	\$3,000 to \$5,000: Harry
Retired..... 6,019	James Collier, Eliza R.
2 \$2,000 claims..... 4,000	Haralson, James A.
4 \$1,000 claims..... 4,000	White..... 12,000
Industrial: Co. No. 12, 4	4 \$2,000 claims..... 8,000
claims..... 568	5 \$1,000 claims..... 5,000
ALICEVILLE—\$35,000	Industrial: Co. No. 5, 1
\$25,000 to \$30,000: W. C.	claim..... 176
Summerville..... 4,500	Industrial: Co. No. 6, 118
2 \$2,000 claims..... 4,500	claims..... 13,479
ANDALUSIA—\$58,000	Industrial: Co. No. 12, 7
\$20,000 to \$25,000: Charles	claims..... 872
E. Matthews..... 62,500	BIRMINGHAM—\$5,949,000
\$3,000 to \$5,000: Riley R.	F. W. Miller..... 138,288
Hill; Physician; 1 name	Name not given..... 62,500
not given..... 13,254	Name not given..... 52,000
3 \$2,000 claims..... 6,600	Name not given..... 50,000
1 claim..... 1,000	William D. Tynes, Jr., 33,000
ANNISTON—\$318,000	Name not given..... 32,270
George G. Britton..... 76,250	Fred F. Fulton..... 32,000
Name not given..... 74,250	Attorney..... 25,291
\$3,000 to \$5,000: John D.	\$20,000 to \$25,000: Cephus
McGourik; 2 names not	T. Mayfield, Cadwallader
given..... 11,706	Jones; 1 name not
6 \$2,000 claims..... 12,000	given..... 62,947
10 \$1,000 claims..... 10,000	\$15,000 to \$20,000: Robert
Industrial: Co. No. 2, 15	F. Russell, William B.
claims..... 2,910	Johnson, Edwin L. Tay-
	lor, Robert Benson Enins;
	4 names not given.....143,206

Unreported Payments Are Included in Totals

THE difference between the totals of payments shown opposite the various cities and towns and the sum of the payments actually listed is made up by adding to the payments listed the percentage of the unreported payments for the entire state, as shown in the official insurance state reports, which the population of the city or town bears to the population of the state. It is impossible to secure a complete list of all payments, especially the smaller ones, so it is assumed that the unreported ones are evenly distributed throughout the state on the basis of population.

\$12,000 to \$15,000: Henry	given..... 40,496
Haden Martin; Attorney,	Hardware Dealer..... 5,009
Manager; 2 names not	DOTHAN—\$210,000
given..... 57,283	\$12,000 to \$15,000: Marcel-
\$8,000 to \$12,000: Charles	lus Franklin Pridgen
A. Scalco, F. L. Goodwin,	\$8,000 to \$12,000: George
Richard W. Fox, J. R.	H. Young
McWane, Mark P. Man-	Name not given..... 7,355
ley; Retired; 5 names not	\$3,000 to \$5,000: Walter N.
given..... 109,007	Fletcher
\$5,000 to \$8,000: Alex.	3 \$1,000 claims..... 3,532
Lemon, Jr., Alfred B.	ENSLEY—\$77,000
Beale, C. A. Hardwick;	\$8,000 to \$12,000: Amasa T.
Vice-Pres. of Waterworks,	Ezell
Merchant; 5 names not	\$5,000 to \$8,000: George Mc-
given..... 68,606	Queen Morrison
\$3,000 to \$5,000: Ernest M.	
Gray, Aaron A. Gambill,	
Alton L. Barton, I. Hunt-	
ington, Howell, Dr. Edgar	
Collins, Clement H. Shu-	
german, James D. Perry-	
man, Charles E. McCoy,	
Charles Sanders Ellison,	
Jesse Glenn Russell,	
Thaddeus L. Belsher, Ru-	
bye E. Jones, Robert E.	
L. Bule; 4 names not	
given..... 68,957	
47 \$2,000 claims..... 94,000	
53 \$1,000 claims..... 53,000	
Industrial: Co. No. 2, 71	
claims..... 18,814	
Industrial: Co. No. 4, 33	
claims..... 22,838	
Industrial: Co. No. 5, 43	
claims..... 13,363	
Industrial: Co. No. 6, 322	
claims..... 38,738	
Industrial: Co. No. 12, 51	
claims..... 9,441	
BREWTON—\$26,000	
Lumberman..... 5,055	
Name not given..... 3,033	
2 \$2,000 claims..... 4,000	
2 \$1,000 claims..... 2,008	
BRUNDIGE—\$17,000	
Name not given..... 10,000	
CHOCTAW—\$13,000	
\$8,000 to \$12,000: Hiram N.	
Hammond	
CULLMAN—\$57,000	
\$25,000 to \$30,000: William	
O. Kelley	
\$8,000 to \$12,000: William	
M. Adams	
\$3,000 to \$5,000: F. M.	
Bradford..... 2,000	
Industrial: Co. No. 2, 2	
claims..... 290	
DADEVILLE—\$133,000	
Henry T. Donnell..... 88,360	
Farmer..... 9,781	
Name not given..... 5,000	
1 claim..... 2,515	
DANCY—\$13,000	
Physician..... 10,209	
1 claim..... 1,000	
DECATUR—\$217,000	
Name not given..... 17,000	
\$3,000 to \$5,000: David S.	
Bullard; 1 name not	
given..... 6,000	
5 \$2,000 claims..... 10,000	
7 \$1,000 claims..... 7,000	
Industrial: Co. No. 2, 7	
claims..... 1,234	
Industrial: Co. No. 5, 2	
claims..... 604	
DEMOPOLIS—\$85,000	
\$20,000 to \$25,000: Mer-	
chant; 1 name not	

\$3,000 to \$5,000: Samuel
Robert McClellan

2 \$2,000 claims..... 4,000

2 \$1,000 claims..... 2,000

EUTAW—\$41,000

\$5,000 to \$8,000: George L.

Liverman

\$3,000 to \$5,000: 2 names

not given..... 10,000

2 \$2,000 claims..... 4,000

5 \$1,000 claims..... 5,850

FALKVILLE—\$14,000

\$3,000 to \$5,000: James L.

Patterson, Fred Wiley

1 claim..... 1,000

FLORENCE—\$264,000

Name not given..... 50,000

Name not given..... 22,014

\$15,000 to \$20,000: James L.

Douglas..... 6,731

Name not given..... 6,731

\$3,000 to \$5,000: School Su-

perintendent, Grocer..... 6,055

1 claim..... 2,000

4 \$1,000 claim..... 4,486

Industrial: Co. No. 5, 9

claims..... 2,523

Industrial: Co. No. 6, 63

claims..... 7,487

Industrial: Co. No. 12, 3

claims..... 553

GADSDEN—\$195,000

\$12,000 to \$15,000: Robert

L. McCleskey; 1 name

not given..... 28,000

\$5,000 to \$8,000: Cleland

Pratt Butcher

\$3,000 to \$5,000: Merchant,

Vasser B. Turner, 5

names not given..... 23,813

7 \$2,000 claims..... 14,043

Industrial: Co. No. 2, 22

claims..... 4,378

Industrial: Co. No. 5, 5

claims..... 1,513

Industrial: Co. No. 12, 7

claims..... 810

GREENVILLE—\$45,000

\$5,000 to \$8,000: Salesman,

Housewife..... 12,954

\$3,000 to \$5,000: Wiley

Howard

1 claim..... 2,003

1 claim..... 1,422

GROVE HILL—\$75,000

Name not given..... 27,500

\$20,000 to \$25,000: Travis J.

Bedsale

Name not given..... 11,000

2 \$1,000 claims..... 2,506

GUNTERSVILLE—\$63,000

Name not given..... 13,000

\$5,000 to \$8,000: Gordon

Barnard, 1 name not

given..... 15,500

Name not given..... 5,000

1 claim..... 2,000

GURLEY—\$33,000

\$5,000 to \$8,000: Benjamin

E. Graham

\$3,000 to \$5,000: James W.

Joplin

2 \$2,000 claims..... 4,006

HARTSELLE—\$71,000

Samuel A. Blair..... 30,408

\$20,000 to \$25,000: Samuel

H. Gibbons

\$5,000 to \$8,000: Roy P.

Speake

Name not given..... 5,000

1 claim..... 2,000

1 claim..... 1,000

HEADLAND—\$45,000

\$15,000 to \$20,000: Samuel

R. Vann

\$12,000 to \$15,000: John J.

Nowell, Jr.

1 claim..... 1,000

HUNTSVILLE—\$93,000

Name not given..... 10,000

\$3,000 to \$5,000: Farmer,

Ice & Coal man..... 6,441

Lost Life Savings in Mortgage Company So Insurance Proves a Blessing

BIRMINGHAM, ALA.—My husband, the late Charles E. McCay, was engaged in railroad work for 41 years and part of this time he was locomotive engineer. He performed his duties in his many places with efficiency and was considered a responsible employee. The last few years of his life he was engaged in the laundry business with his son-in-law.

The insurance money was more than a blessing to me, as the insured and I had lost most of our life savings in 1930 which was invested in a mortgage re-financing company, leaving us only \$500. One can readily see that the hospital bills, funeral expenses, and doctors, would have absorbed the whole amount.

We have owned our home for 27 years and there being no mortgage we were not in debt. My son and two daughters being grown and married and having families of their own and with their many responsibilities the \$4,000 in life policies enabled me to continue to live in my home, which I probably would have lost. At my age, 63, I could hardly have secured a position which would have enabled me to earn a sufficient amount to maintain a home. This insurance money is used solely for my living expenses, taxes on home, fire insurance, and last but not least, my "own life insurance." I unfortunately had to cash one policy as my reserve had to be used for expenses incurred in the death of my husband. The other policy, I left with the company, as I felt it was the safest place this money could be and it bears more interest than I could safely get elsewhere. Life insurance is the greatest thing in our social structure. It gives me independence where I would have been totally dependent.—Mrs. Charles E. McCay.

Facts About Protective Life

(Excerpts from 27th Annual Statement to Policyholders)

Protective Life has over eight and one-half million dollars of assets, and owes no borrowed money of any kind. During the four years of the depression it has met promptly and at par every obligation and in addition has made some conservative new investments each year.

It has and will continue to cooperate with President Roosevelt and such recovery agencies as the NRA, and Home Owners Loan Corporation.

Protective Life is not now and never has been affiliated with any other institution.

The reserves set aside for its policyholders are in excess of legal requirement and are further strengthened by its unusually large capital, surplus and contingency reserves.

Since its organization in 1907 it has

paid \$11,405,825.46 to policyholders and beneficiaries.

It writes both participating and non-participating insurance. Its low cost non-participating policies become participating when paid up, thus giving the policyholder the advantage of a guaranteed low cost during the premium-paying period and the participation in dividends when paid up.

Because, unfortunately, some unscrupulous persons advise policyholders to drop their old insurance to take new, it is appropriate to repeat the warning we have frequently given in the past: Do not drop a policy in any legal reserve life insurance company for one in Protective Life. Do not drop a Protective Life policy for one in any other company. Any person who induces you to drop a legal reserve policy usually has his own interest in mind and not yours. Before taking any action, get the proposition in writing and then submit it to the Superintendent of Insurance of your state.

Protective
LIFE INSURANCE CO.
BIRMINGHAM, ALABAMA.

Operating in Alabama, Tennessee, Texas, Florida, North Carolina, Arkansas, Louisiana and Mississippi

ALABAMA—Continued

1 claim	2,500
5 \$1,000 claims	5,000
Industrial: Co. No. 2, 23	
claims	5,164
Industrial: Co. No. 5, 20	
claims	5,346
Industrial: Co. No. 12, 16	
claims	2,301

JASPER—\$42,000

Name not given	17,000
Name not given	5,000
2 \$2,000 claims	4,000

LIVERNE—\$70,000

\$8,000 to \$12,000: Stephen W. Hicks; Merchant	19,203
\$5,000 to \$8,000: Frank B. Bricken	
\$3,000 to \$5,000: 5 names not given	25,000
3 \$2,000 claims	6,500
1 claim	1,000

MCULLOUGH—\$32,000

\$25,000 to \$30,000: Dr. Clarence Sellers	
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MARION—\$61,000

Name not given	35,000
Lawyer	11,011
\$3,000 to \$5,000: William M. Wallace; Banker, Farmer	10,668
1 claim	1,000

MILLTOWN—\$13,000

\$5,000 to \$8,000: John D. Denny; Merchant	12,196
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MOBILE—\$1,052,000

Name not given	101,101
Name not given	35,000
Name not given	35,000
Name not given	13,626
\$8,000 to \$12,000: 8 names not given	79,332
\$5,000 to \$8,000: Humboldt A. Siegert; Broker, Banker; 3 names not given	35,559
\$3,000 to \$5,000: James E. Shelton, 5 names not given	22,910
12 \$2,000 claims	25,500
21 \$1,000 claims	21,760
Industrial: Co. No. 2, 52	
claims	11,671
Industrial: Co. No. 5, 40	
claims	10,221
Industrial: Co. No. 8, 211	
claims	28,482
Industrial: Co. No. 12, 9	
claims	1,233

MONROEVILLE—\$61,000

Company President	60,518
1 claim	2,000

MONTGOMERY—\$1,268,000

\$15,000 to \$20,000: 2 names not given	35,000
Name not given	12,500
\$8,000 to \$12,000: 3 names not given	34,000
\$5,000 to \$8,000: William O. Cromwell; Willie V. Whitefield; Division Manager; 5 names not given	63,522
\$3,000 to \$5,000: David W. Crossland, Oscar F. Thompson, Leo Strassburger; Insurance Agent; 11 names not given	60,886
9 \$2,000 claims	18,200
12 \$1,000 claims	12,499
Industrial: Co. No. 5, 26	
claims	7,390
Industrial: Co. No. 6, 113	
claims	12,915
Industrial: Co. No. 12, 47	
claims	6,695

MORVIN—\$24,000

\$8,000 to \$12,000: John A. McNider	
\$3,000 to \$5,000: Merchant; 1 name not given	9,043

MOUNT HOPE—\$26,000

\$8,000 to \$12,000: James T. Howell	
1 claim	2,000
4 \$1,000 claims	4,000

OPELIKA—\$52,000

\$3,000 to \$5,000: Contractor, 1 name not given	7,048
2 \$2,000 claims	4,000
5 \$1,000 claims	5,000
Industrial: Co. No. 12, 3	
claims	233

OZARK—\$39,000

\$8,000 to \$12,000: John A. Anglin	
\$3,000 to \$5,000: H. C. Dowling; 1 name not given	10,000
6 \$1,000 claims	6,548

PINCKARD—\$49,000

Name not given	48,000
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PINE APPLE—\$11,000

Farmer	10,088
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PITTSVIEW—\$11,000

Name not given	10,000
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ROANOKE—\$26,000

\$3,000 to \$5,000: King Thomas Prather, 1 name not given	7,977
2 \$1,000 claims	2,303
Industrial: Co. No. 12, 4	
claims	435

ROBA—\$12,000

Farmer	6,052
Name not given	4,000

ROCKFORD—\$12,000

\$8,000 to \$12,000: Walter B. McCain	
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SAINT BERNARD—\$14,000

College President	12,297
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not given	58,313
Attorney	24,105
\$15,000 to \$20,000: F. M. Kelley	
\$12,000 to \$15,000: Merchant, Cotton Business	26,131

SHEFFIELD—\$65,000

\$3,000 to \$5,000: Wyatt H. Blake, 1 name not given	7,719
1 claim	2,287
3 \$1,000 claims	3,000

SPRING HILL—\$22,000

\$3,000 to \$5,000: 3 names not given	15,000
1 claim	2,505

TALLADEGA—\$80,000

Marion H. Sims	31,000
\$3,000 to \$5,000: Daniel A. McNeil, 1 name not given	9,000
3 \$2,000 claims	6,091
2 \$1,000 claims	2,010

TROY—\$77,000

\$8,000 to \$12,000: Knox Henderson	
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3 \$2,000 claims	6,013
6 \$1,000 claims	6,010
Industrial: Co. No. 5, 23	
claims	6,009
Industrial: Co. No. 12, 4	
claims	1,094

TUSCUMBA—\$43,000

Dealer	3,034
2 \$2,000 claims	4,000
4 \$1,000 claims	4,000

TUSKEGEE—\$53,000

Name not given	28,052
\$8,000 to \$12,000: Merchant; 1 name not given	22,115

UNION SPRINGS—\$22,000

\$3,000 to \$5,000: Sterling P. Rainer; Judge, 1 name not given	12,679
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BATESVILLE—\$51,000

Physician	8,025
\$5,000 to \$8,000: Graver J. Andrews	
Name not given	5,000
2 \$1,000 claims	2,000

BEE BRANCH—\$31,000

\$25,000 to \$30,000: Pershing L. Johnson	
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BLACK ROCK—\$20,000

\$12,000 to \$15,000: Gustavus A. Warren	
1 claim	2,000

BLYTHEVILLE—\$50,000

\$15,000 to \$20,000: Aaron B. Holland	
Name not given	5,000
1 claim	1,250

BOONEVILLE—\$45,000

\$20,000 to \$25,000: Ray L. Whitman	
\$3,000 to \$5,000: Earl W. Pyle, Emma L. Scott	10,000
1 claim	2,000
2 \$1,000 claims	2,000

BRINKLEY—\$40,000

\$8,000 to \$12,000: 2 names not given	20,000
Merchant	4,000

CAMDEN—\$32,000

Name not given	5,031
2 \$2,000 claims	4,200
1 claim	1,000

CHARLESTON—\$14,000

\$8,000 to \$12,000: Cass M. Bradley	
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CONWAY—\$42,000

\$8,000 to \$12,000: John H. Pence, Jr.	
2 \$2,000 claims	4,000
5 \$1,000 claims	8,000

CORNERSTONE—\$15,000

Gardener	10,067
1 claim	2,000

DUMAS—\$23,000

Name not given	10,000
Name not given	3,000
3 \$2,000 claims	6,000

EL DORADO—\$140,000

\$15,000 to \$20,000: Henry Packman; 2 names not given	59,076
\$5,000 to \$8,000: Charles A. Berry; Service Manager	11,075
\$3,000 to \$5,000: Lizzie H. Warshawsky; Odessa A. Ball	10,000
5 \$1,000 claims	5,014
Industrial: Co. No. 5, 22	
claims	5,965

ENOLA—\$12,000

\$8,000 to \$12,000: Louis T. Lasley	
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EUDORA—\$21,000

Name not given	6,000
Name not given	5,000
1 claim	2,027

FAYETTEVILLE—\$230,000

Henry L. Tuck	55,000
Charles W. Appleby	40,000
Name not given	25,000
\$8,000 to \$12,000: H. D. Tovey	
Name not given	5,000
1 claim	2,032
3 \$1,000 claims	3,000

FORT SMITH—\$815,000

Name not given	100,000
Name not given	60,000
Arthur L. Ferguson	52,500
Name not given	44,500
Jesse G. Putman	32,025
\$5,000 to \$12,000: 3 names not given	30,000
Advertising Business	5,027
\$3,000 to \$5,000: George Carnahan, Charles C. Martin; 2 names not given	14,283
8 \$2,000 claims	17,500
12 \$1,000 claims	12,500
Industrial: Co. No. 5, 24	
claims	4,447
Industrial: Co. No. 6, 40	
claims	7,937
Industrial: Co. No. 12, 22	
claims	3,088

GARNER—\$15,000

\$12,000 to \$15,000: Thomas B. Hassell	
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GRIFFITHVILLE—\$15,000

\$12,000 to \$15,000: Fred Crawford	
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HARRISON—\$41,000

Name not given	12,500
\$8,000 to \$12,000: Superintendent; 1 name not given	18,132
1 claim	1,000

HELENA—\$76,000

\$15,000 to \$20,000: James W. McAuley	
\$3,000 to \$5,000: Joseph E. Connolly	1,250
1 claim	1,250
Industrial: Co. No. 5, 10	
claims	2,881
Industrial: Co. No. 12, 26	
claims	4,489

"I Am So Grateful for My Husband's Foresight in Letting Nothing Keep Him From Paying His Premium"

ALBERTVILLE, ALA.—What does life insurance mean to me? Everything.

My husband was a young man, 37 years of age and I was 33 when he died. We had two children, a girl of four and a boy of three. My husband was an undertaker and was considered among the leading citizens of our community, belonging to the local civic clubs, and always pulling for the development of his town. He was strong and well had an income of \$350 a month. Each month so much was put aside to pay for his insurance. So many times I have thought, "Oh we could buy this or we could go to this place if we did not have to meet this insurance payment." But I am so grateful for my husband's wise foresight in letting nothing keep him from paying his insurance. We progressed nicely in our living. We built us a home, and after getting it under construction we found we were going to have to borrow a little money. We turned to our insurance policy, and borrowed the desired amount very satisfactorily on it.

Without any warning to either of us one night something terrible happened to our happy little family. Our husband and daddy was stricken with a terrible incurable heart disease. He was our support. Our all depended on him being able to work and care for us. What did we do? Our insurance saved us. My wise husband had bought the right kind of insurance, what the agents call, "With all of the works," but to be more explicit for the benefit of those who do not understand this language, it means that he had the disability clause, also the monthly income clause. Now this meant that in this helpless condition his insurance paid him a monthly income of over \$300. This meant that even in his severe illness we were independent. Otherwise relatives would have had to care for us, or I, the wife and mother would have had to go out and worked for bread to keep us from starving. As it was for the eight months that he lived he was able to lie up and have the best attention from doctors and special nurses, and I was able to stay right with him and keep our children with us. This was not only a bodily comfort gained for our family, but think of the mental peace that it brought us, knowing that our insurance was taking care of us in this strenuous time of sorrow.

My husband knew that he would die, but he knew that although a young man he was leaving his family well cared for. This was a consoling thought.

At his death I received every penny of the original amount of insurance that he had taken out. This paid all debts of his illness, all obligations, and I was able to bury him as we all want to bury those we love. Our insurance paid off the mortgage we had on our home and saved our home.

I feel that life insurance people are doing more today than any others to preserve our American family life and to keep it alive. I value the agents that sold my husband his insurance as friends that have rendered me valuable favors.

Without life insurance my husband's illness of eight months would have ruined us. We would have lost everything we owned, and at his death we would have been penniless and dependent. As it is my children and I continue to live in our home that is free of debt, and we are not in debt, and the principal of the life insurance is taking care of us by being loaned out at 8 percent on first mortgage real estate.—Nanna R. Emmet.

SAMSON—\$16,000

Manager	10,038
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SELMA—\$564,000

Chambliss Keith	114,000
Name not given	37,500
\$25,000 to \$30,000: 2 names not given	7,734

\$8,000 to \$12,000: Retired, 1 name not given	20,057
\$5,000 to \$8,000: Wm. H. Woodward, 1 name not given	13,000
\$3,000 to \$5,000: 2 names not given	7,734

ARIZONA

Total Payments in State	\$5,200,000
Decrease in Payments in 1933	\$700,000
Percentage of Decrease	12%
Rank in Payments among States	46th
Rank in Population	44th
Payments Per Capita	\$11.90

ASH FORK—\$15,000

Name not given	3,950
1 claim	2,500

BUCKEYE—\$38,000

Name not given	17,283
\$5,000 to \$8,000: Thomas W. Bales	
\$3,000 to \$5,000: Daniel J. Matthews	

DOUGLAS—\$63,000

\$3,000 to \$5,000: Irving Jennings, 1 name not given	8,000
5 \$1,000 claims	5,000

FLAGSTAFF—\$40,000

\$3,000 to \$5,000: Harold Lovell Osborn, John W. Philbrook	6,000
2 \$1,000 claims	2,000

FLORENCE—\$23,000

\$3,000 to \$5,000: Chester F. McGee, 1 name not given	8,000
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FORT DEFIANCE—\$7,000

\$3,000 to \$5,000: John D. Staggs	
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FORT HUACHUCA—\$8,000

Name not given	5,000
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GILBERT—\$7,000

\$3,000 to \$5,000: Wilson A. Douglass	
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GLOBE—\$38,000

\$8,000 to \$12,000: Chas. B. V. Hind; 1 name not given	8,106
3 \$2,000 claims	6,173
1 claim	1,000

NOGALES—\$18,000

\$8,000 to \$12,000: William A. O'Connor	
1 claim	1,000

OATMAN—\$12,000

Music Superintendent	10,041
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PHOENIX—\$1,477,000

Robert W. Craig	202,000
Name not given	32,883
\$25,000 to \$30,000: Physician, 1 name not given	55,043
Name not given	19,

ARKANSAS—Continued

HOLLY GROVE—\$21,000

Name not given..... 6,000
2 \$2,000 claims..... 4,051
1 claim..... 1,000

HOT SPRINGS—\$141,000

\$12,000 to \$15,000: Chris J. Ledwidge..... 11,822

Attorney..... 11,822

\$5,000 to \$8,000: Samuel D. Reynolds; 1 name not given..... 13,000

2 \$2,000 claims..... 4,000

2 \$1,000 claims..... 2,000

Industrial: Co. No. 12, 13 claims..... 2,211

HUGHES—\$112,000

James P. Hughes..... 45,986

Thomas H. Tucker..... 31,804

\$8,000 to \$12,000: Sam Ashworth; 1 name not given..... 24,000

Name not given..... 3,000

1 claim..... 1,009

HUTTIG—\$16,000

\$8,000 to \$12,000: George C. Pyle..... 15,296

JOINER—\$19,000

Name not given..... 15,296

1 claim..... 2,500

JONESBORO—\$246,000

Edward B. Noble..... 106,800

Hotel Owner..... 15,063

\$3,000 to \$5,000: Geo. W. Martin; 1 name not given..... 6,886

3 \$2,000 claims..... 6,000

6 \$1,000 claims..... 6,000

Industrial: Co. No. 5, 41 claims..... 10,522

Industrial: Co. No. 6, 132 claims..... 24,841

KINGSLAND—\$16,000

Edwin R. Buster..... 45,000

LAKE VILLAGE—\$28,000

\$15,000 to \$20,000: Harry E. Cook..... 5,000

Name not given..... 5,000

LEXA—\$26,000

\$15,000 to \$20,000: James W. McAuley..... 1,000

1 claim..... 1,000

LITTLE ROCK—\$1,883,000

Name not given..... 83,500

\$25,000 to \$30,000: Henry W. Browning..... 46,500

\$20,000 to \$25,000: 2 names not given..... 46,500

\$12,000 to \$15,000: Elbert H. Wilkes, Moe L. Sachs..... 26,000

\$8,000 to \$12,000: Wm. T. Henry, Frank Bird; 2 names not given..... 41,300

\$5,000 to \$8,000: Edgar M. Rowe, Wm. D. Thomas..... 12,500

\$3,000 to \$5,000: Charles F. Abeles, Lucien Matthews, Jesse C. Hart, John H. Bowen, Henry H. Schmuck, Walter D. Waller, Wilson H. McAllister, Lena M. Lassiter; Real Estate, Stockman; 9 names not given..... 82,394

32 \$2,000 claims..... \$64,000

29 \$1,000 claims..... 29,000

Industrial: Co. No. 5, 25 claims..... 7,196

Industrial: Co. No. 6, 227 claims..... 42,221

Industrial: Co. No. 12, 67 claims..... 3,305

LUXORA—\$22,000

\$8,000 to \$12,000: Frank D. Vollmer..... 5,050

Retired..... 1,143

MARIANNA—\$86,000

\$20,000 to \$25,000: Enoch D. Wall..... 10,000

Name not given..... 10,000

\$3,000 to \$5,000: William B. McLean, 1 name not given..... 10,000

5 \$2,000 claims..... 10,500

4 \$1,000 claims..... 4,000

Industrial: Co. No. 12, 11 claims..... 1,664

MARION—\$28,000

\$15,000 to \$20,000: James A. Redding..... 2,000

1 claim..... 2,000

NEWARK—\$22,000

Name not given..... 12,500

2 \$2,000 claims..... 4,500

NORTH LITTLE ROCK—\$90,000

Name not given..... 12,000

6 \$1,000 claims..... 6,000

OZAN—\$31,000

\$12,000 to \$15,000: H. A. King; 1 name not given..... 30,000

PARAGOULD—\$140,000

Frederick D. Rice..... 80,000

Manager..... 25,057

\$3,000 to \$5,000: Liza L. Baldwin..... 4,017

2 \$2,000 claims..... 8,000

PINE BLUFF—\$290,000

Name not given..... 37,000

\$20,000 to \$25,000: William E. Collier..... 10,000

Name not given..... 6,143

\$3,000 to \$5,000: Edgar B. Barrett, L. Milner McHenry, Edwin Stewart; 2 names not given..... 19,800

6 \$2,000 claims..... 12,500

6 \$1,000 claims..... 6,017

Industrial: Co. No. 5, 5 claims..... 1,566

Industrial: Co. No. 12, 10 claims..... 1,195

PLAINVILLE—\$14,000

\$8,000 to \$12,000: Luther Evans..... 6,647

Merchant..... 7,787

1 claim..... 2,013

1 claim..... 1,000

PRESCOTT—\$22,000

Merchant..... 6,647

Manager..... 7,787

1 claim..... 2,013

1 claim..... 1,000

RECTOR—\$32,000

\$12,000 to \$15,000: John W. Purcell..... 5,000

\$3,000 to \$5,000: Sigmund Unterberger..... 5,000

5 \$1,000 claims..... 5,000

ROGERS—\$32,000

Name not given..... 17,253

\$3,000 to \$5,000: Henry J. Hawks..... 2,000

2 \$1,000 claims..... 2,000

ROSEBUD—\$13,000

\$8,000 to \$12,000: William E. Plant..... 5,016

2 \$2,000 claims..... 4,000

3 \$1,000 claims..... 3,000

RUSSELLVILLE—\$55,000

\$12,000 to \$15,000: Grover C. Webb..... 5,016

Machinist..... 4,000

2 \$2,000 claims..... 4,000

3 \$1,000 claims..... 3,000

SMACKOVER—\$18,000

\$8,000 to \$12,000: Cash L. Murphy..... 31,016

Attorney..... 7,700

\$3,000 to \$5,000: 2 names not given..... 14,000

7 \$2,000 claims..... 4,000

4 \$1,000 claims..... 4,000

TEXARKANA—\$135,000

\$8,000 to \$12,000: Buchard H. Kuhl, P. G. Alston; Attorney..... 31,016

\$3,000 to \$5,000: 2 names not given..... 7,700

7 \$2,000 claims..... 14,000

4 \$1,000 claims..... 4,000

WALNUT RIDGE—\$14,000

\$8,000 to \$12,000: Willis R. Cooper..... 20,000

Warren..... 20,000

WILSON—\$57,000

Name not given..... 50,000

\$3,000 to \$5,000: Rev. Wm. F. Blevins..... 7,000

THE TEST OF SECURITY

is MANAGEMENT—able and continuous management. All other evidences of strength grow directly out of—and are the results of—good management.

Fortunately—for both policyholder and agent—evidences of good management are always clear and unmistakable. Here are a few—with the application of the tests to this company:

HIGH RATIO OF ASSETS TO LIABILITIES.
Kansas City Life—112%; the excess amounting to over nine million dollars.

HIGH LIQUID POSITION.
At no time in its history has this Company been required to borrow money, or sell securities to meet its cash demands; and it has, today, the highest percentage of cash and of liquid bonds in its history.

DEPOSIT COVERING RESERVE VALUE OF ALL POLICIES.
Every Kansas City Life policy is registered with the Insurance Department and its full reserve value secured by a deposit of bonds or deeds of trust.

For present satisfaction and for future dependability—for policyholder and for the agent who cares—the test of security is the test of good and continuous management.

For THIRTY YEARS the same executive officers have given their WHOLE time to the

KANSAS CITY LIFE INSURANCE COMPANY

Home Office: 3520 Broadway

KANSAS CITY, MISSOURI

J. B. REYNOLDS,
President

C. N. SEARS,
Secretary

Agency inquiries should be addressed to J. F. Barr, Vice President and Superintendent of Agents

Most Certain and Most Liquid Property Man Can Leave

ARKADELPHIA, ARK.—D. McMillan was a leading attorney in this community. He left \$15,500 insurance which was used by the beneficiary to buy United States securities. About 10 percent of his estate was represented by life insurance and the money gave the beneficiary ready cash for emergencies. The beneficiary says that life insurance is the quickest, the most certain and most liquid property that can be left by an assured to his heirs.

CALIFORNIA

Total Payments in State.....\$172,000,000
Increase in Payments in 1933.....\$1,000,000
Percentage of Increase.....1%
Rank in Payments among States.....5th
Rank in Population.....6th
Payments Per Capita.....\$30.35

ALAMEDA—\$265,000

Name not given.....21,000
Merchant.....8,025
\$3,000 to \$5,000: Max W. A.
Wagner, Sidney D. Allen,
William C. Knox; 4 names
not given.....30,444
8 \$2,000 claims.....16,000
10 \$1,000 claims.....10,000

ALHAMBRA—\$236,000

\$8,000 to \$12,000: 3 names
not given.....30,000
\$2,000 to \$5,000: Camil
Wiesenberg; Harry T.
Leonard; 2 names not
given.....14,500
4 \$2,000 claims.....87,000
7 \$1,000 claims.....7,000

ALPINE—\$13,000

Name not given.....10,000

ALTADENA—\$350,000

Name not given.....53,732
Name not given.....40,190
Retired.....26,192
\$8,000 to \$12,000: R. P.
Noud, Wm. R. Ezell, 22,000
\$5,000 to \$8,000: Retired; 2
names not given.....22,020
\$3,000 to \$5,000: H. L. Fern-
heimer; Retired; 8 names
not given.....37,395
2 \$2,000 claims.....4,000
1 claim.....1,014

ANAHEIM—\$166,000

Retired.....50,961
Name not given.....20,000
\$3,000 to \$5,000: Cora Bitta
Montenyohl.....1,250
6 \$2,000 claims.....12,520
2 \$1,000 claims.....2,059
Industrial: Co. No. 12, 5
claims.....1,185

ARCADIA—\$24,000

\$3,000 to \$5,000: Frank F.
Thompson, Carl Eitten-
spenger; 2 names not
given.....17,137
1 claim.....1,000

ARCATA—\$25,000

School Teacher.....4,097
3 \$2,000 claims.....6,000
2 \$1,000 claims.....2,077

AUBURN—\$30,000

\$3,000 to \$5,000: George H.
Pay; 1 name not
given.....8,000
2 \$2,000 claims.....4,000

AZUSA—\$68,000

Charles E. Williams.....38,000
Retail Lumberman.....10,038
Lumberman.....5,029
3 \$1,000 claims.....3,000

BAKERSFIELD—\$247,000

W. W. Colm.....49,000
\$5,000 to \$8,000: 2 names
not given.....10,586
\$3,000 to \$5,000: Able Rieg-
ler, 1 name not given 9,231
4 \$2,000 claims.....9,000
4 \$1,000 claims.....4,127
Industrial: Co. No. 12, 3
claims.....358

BERKELEY—\$2,028,000

Name not given.....207,286
Name not given.....71,369
Name not given.....47,500
Name not given.....43,148
Retired.....32,383
Name not given.....28,000
\$20,000 to \$25,000: Contrac-
tor; 1 name not given 47,795
\$15,000 to \$20,000: Louis
Shafsky; 3 names not
given.....59,391
\$12,000 to \$15,000: 2 names
not given.....29,864
\$8,000 to \$12,000: Thomas
L. Staples, Maynard C.
Dauge; Retired, Furniture
Broker, Oil Man; 1 name
not given.....56,365
\$5,000 to \$8,000: John W.
Cruckshank; Contractor,
Retired, Executive; 3
names not given.....40,197
\$3,000 to \$5,000: Alexander
Westrup, Charles R. Doe;
Company Vice-Pres.; 13
names not given.....71,384
23 \$2,000 claims.....46,500
20 \$1,000 claims.....20,000

BEVERLY HILLS—

\$1,044,000
Financier.....205,730
Railroad Supply.....25,035
\$15,000 to \$20,000: Edward
E. Lerner; 4 names not
given.....95,437
\$3,000 to \$12,000: 5 names
not given.....50,000
Nursery Business.....5,130
\$3,000 to \$5,000: Allen C.
Bard, Merville E. Gates,
S. P. Leeper; 2 names
not given.....21,000
5 \$2,000 claims.....10,250
5 \$1,000 claims.....5,000

BIG BEAR LAKE—\$21,000

\$15,000 to \$20,000: George
Wm. Bassett

BURBANK—\$140,000

\$3,000 to \$5,000: George J.
Helming, Edgar D.
Hyames; Salesman, Real
Estate; 1 name not
given.....20,916
2 \$2,000 claims.....4,500
3 \$1,000 claims.....3,000

BURLINGAME—\$139,000

Charles B. Westrope.....42,500
\$3,000 to \$5,000: 4 names
not given.....15,000
5 \$2,000 claims.....10,500
6 \$1,000 claims.....6,000

CALIPATRIA—\$21,000

Name not given.....5,011
Name not given.....5,000

CARMEL—\$88,000

Name not given.....15,483
Name not given.....10,000
Name not given.....5,000

CENTERVILLE—\$13,000

Housewife.....10,045

CHICO—\$89,000

Name not given.....10,000
Orchardist.....5,085
\$3,000 to \$5,000: Michael F.
McNaboe; 2 names not
given.....11,541
2 \$2,000 claims.....4,038
5 \$1,000 claims.....5,000

CLAREMONT—\$33,000

\$5,000 to \$8,000: Harry H.
Denny

Name not given.....15,452

"Our Life Goes On in the Way That Was Planned"

SOUTH PASADENA, CAL.—The value of life insurance must always be expressed in terms of the individual. I feel quite sure that even in a case where larger amounts were involved, life insurance could not possibly mean more to anyone than it did to me. Except that I had a home, my husband's insurance constituted, on his death, my only provision and protection. What I should have done without it I shudder to consider. More than that, I know my husband's last days would have been tortured if he had had to feel that he was leaving me and our young daughter to poverty. He was able to die serene because we were secure.

He was not a business man and he never earned large sums. It was at a considerable sacrifice that he maintained the insurance that he did. Two policies, aggregating nearly \$13,000, were not easy to keep up for a man in his circumstances. He was a man of scientific training and interests who devoted the most of his life after marriage to technical work in one of the government departments—work that was never more than very moderately paid, so that even by simple living we were able to accumulate little. When my husband reached middle life, a long illness wiped out all our savings and burdened us with debt. Life was a continual struggle after that, but through all emergencies my husband never failed to meet his life insurance premiums. That he could do so gave him a feeling of confidence.

When he died, owing to the narrow margin on which we had lived, there was not \$25 in our joint account. But within a few hours of their notification, courteous representatives from both of the companies (Metropolitan and Bankers Life) in which he had carried policies called; and in less than a week checks for the full amounts were put into my hands. The relief, the support, I have no words to describe. This was the only light in dark days. I was able immediately to pay all expenses and meet all obligations. The debts we had could be paid in full. My daughter's education did not have to be interrupted. I consulted with the wise and kindly representatives of the companies and put back \$5,000 into one of them to provide an annuity for my old age. The remainder insures a provision for my daughter and myself until she has finished her training and reached earning power. Our life goes on in the way that was planned. My husband's care for us has extended beyond his lifetime.—Alice Dyar Russell.

Name not given.....3,608
2 \$1,000 claims.....2,900

CORONADO—\$42,000

Name not given.....5,000
1 claim.....2,017
3 \$1,000 claims.....3,000

COVINA—\$28,000

\$8,000 to \$12,000: C. E.
Morlan
\$3,000 to \$5,000: G. D. Jen-
nings; 1 name not
given.....10,000
1 claim.....2,000

CUPERTINO—\$13,000

\$8,000 to \$12,000: Wm. K.
Novakovich

DIXON—\$18,000

\$5,000 to \$8,000: Henry Pe-
ters

DUNSMUIR—\$36,000

Name not given.....4,082
Name not given.....16,000
\$3,000 to \$5,000: DeWitt C.
Brown
1 claim.....2,000
1 claim.....1,000

EAGLE ROCK—\$51,000

\$15,000 to \$20,000: 2 names
not given.....40,000
Name not given.....5,000
1 claim.....1,250

EL MONTE—\$132,000

\$8,000 to \$12,000: Howard
S. Killian
Secretary.....6,019
Name not given.....5,000
1 claim.....1,000

EL SEGUNDO—\$21,000

\$3,000 to \$5,000: Harold L.
Williams; Labor Dis-
patcher; 1 name not
given.....10,920
1 claim.....2,000

ENCINITAS—\$31,000

Name not given.....14,000
\$5,000 to \$8,000: Walter
McBroom

ESCONDIDO—\$44,000

Name not given.....15,452

\$3,000 to \$5,000: William C.
Lewis

EUREKA—\$138,000

Name not given.....15,000
\$3,000 to \$5,000: 3 names
not given.....15,000
6 \$2,000 claims.....13,091
3 \$1,000 claims.....3,000

FAIR OAKS—\$19,000

\$3,000 to \$5,000: Arthur C.
Spiers; 1 name not
given.....10,000
3 \$1,000 claims.....3,000

FRESNO—\$693,000

Name not given.....67,000
\$15,000 to \$20,000: Joseph
B. Harp
\$12,000 to \$15,000: Ralph E.
Norton

\$8,000 to \$12,000: Lucius
Powers; 3 names not
given.....35,283
\$5,000 to \$8,000: Simon W.
Henry, Jr.; 2 names not
given.....21,005
\$3,000 to \$5,000: Arthur M.
Goeddel, Antonio V. Pen-
helo; Grocer; 5 names
not given.....34,276

13 \$2,000 claims.....29,000
9 \$1,000 claims.....9,000

FULLERTON—\$380,000

Ernest S. Gregory.....287,800
Name not given.....15,000
Name not given.....12,000
\$3,000 to \$5,000: Thos.
Eadington; 1 name not
given.....7,107
1 claim.....2,500
2 \$1,000 claims.....2,000

GLENDALE—\$877,000

Name not given.....63,000
Name not given.....50,000
\$20,000 to \$25,000: 2 names
not given.....44,870
Name not given.....12,025
\$8,000 to \$12,000: 3 names
not given.....3,000
\$5,000 to \$8,000: Dr. E. M.
Miller; 3 names not
given.....26,030
\$3,000 to \$5,000: Robert H.
Wright, Charles M.
Street, Jr., Maxie J.
Parker; Retired; 6 names
not given.....39,126
11 \$2,000 claims.....22,000
24 \$1,000 claims.....24,000
Industrial: Co. No. 1, 23
claims.....5,959
Industrial: Co. No. 12, 7
claims.....1,425

GLENDORA—\$41,000

Name not given.....26,990
\$3,000 to \$5,000: Carroll S.
Whitcomb

GOLETA—\$13,000

\$8,000 to \$12,000: Russell
Rowe

HAYWARD—\$58,000

Company President.....10,337
\$3,000 to \$5,000: Andrew C.
Nielsen, Louis F. Howe,
1 name not given.....15,000
5 \$2,000 claims.....11,000

HILLSBOROUGH—\$214,000

Name not given.....105,000
Name not given.....40,000
\$8,000 to \$12,000: Charles
W. Haswell; 3 names not
given.....44,000
\$3,000 to \$5,000: 2 names
not given.....9,911
3 \$1,000 claims.....3,000

HOLLISTER—\$132,000

Fruit Grower.....100,066
Name not given.....3,000

HOLLYWOOD—\$1,473,000

Name not given.....125,000
Name not given.....50,000
Name not given.....42,000
Charles John Orison.....37,058
Lawrence A. Wagner.....34,799
Investment Broker.....17,691
\$12,000 to \$15,000: Norman
A. Spencer; 1 name not
given.....27,500
\$8,000 to \$12,000: John A.
Rascos; 2 Retired; 2
names not given.....51,537
\$5,000 to \$8,000: 4 names
not given.....26,321
\$3,000 to \$5,000: Frank P.
McCann, Edward D.
Geoghegan, Vernon C.
Johnson, Charles D. Os-
good; 7 names not
given.....44,950
8 \$2,000 claims.....17,300
17 \$1,000 claims.....17,000

HUNTINGTON BEACH—

\$43,000
Name not given.....15,634
\$5,000 to \$8,000: Harvey S.
Young

2 \$2,000 claims.....4,050
1 claim.....1,000

HUNTINGTON PARK—

\$270,000
Name not given.....10,000
\$5,000 to \$8,000: Real Estate;
1 name not given.....10,172
\$3,000 to \$5,000: Edward
J. Carney, Leo S. Horst,
1 name not given.....12,919
7 \$2,000 claims.....14,000
8 \$1,000 claims.....8,000

INGLEWOOD—\$175,000

President.....9,046
\$3,000 to \$5,000: Anton Haa-

Insurance Is "a Trust" Which Means Reliance, Hope for the Future

LOS ANGELES, CALIF.—My husband was a man of integrity, of high ideals, and beloved by his fellow-men. He held many positions of trust, his last with farm loan department of the New York Life for 18 years. His life insurance made it possible to pay all debts promptly, including doctors, nurses, hospital and funeral bills. To each of our three children was given a start in business life—and to me, by conservative methods, the where-withall for existence.

Insurance of any kind is an asset. It is an assurance, a trust which means reliance, a hope for the future.

Life insurance is a potential, as well as an actual value. It guarantees the necessities of life to the family. So "Faith is the substance of things hoped for, the evidence of things not seen." With no life insurance, I would have been among the helpless.—Name withheld, Evanston, Ill., and Los Angeles.

ley; Auditor; 2 names
not given.....13,136
3 \$2,000 claims.....6,500
5 \$1,000 claims.....5,000

LA CANADA—\$25,000

Name not given.....10,000
Name not given.....5,103
Name not given.....5,000
1 claim.....1,000

LA VERNE—\$27,000

\$8,000 to \$12,000: Robert
Louis Fischer
\$3,000 to \$5,000: Dennis F.
Schrock
1 claim.....2,000

LONG BEACH—\$2,022,000

Name not given.....87,500
Name not given.....58,000
Name not given.....36,405
Name not given.....35,000
Name not given.....27,900
\$15,000 to \$20,000: J. G.
Bones, Allen L. Shaw;
Store Proprietor.....48,886
\$12,000 to \$15,000: F. J.
Nichols, John Krick, Wm.
B. Gates; Attorney; 2
names not given.....79,772
\$8,000 to \$12,000: Wm. F.
J. Schmidt, Robt. D. Jud-
kins, Ed. Farr, Thomas
W. Watson; Store Man-
ager; 4 names not
given.....92,454
\$5,000 to \$8,000: John L.
Probst; Housewife, Engi-
neer; 2 names not
given.....30,589
\$3,000 to \$5,000: Lee Rid-
dle, Horace C. Lowther,
Harry L. Cohn, Teuneto
Matoba, St. Clair Butler;
Foreman; 12 names not
given.....72,129
31 \$2,000 claims.....62,000
37 \$1,000 claims.....37,000
Industrial: Co. No. 1, 15
claims.....2,695
Industrial: Co. No. 12, 16
claims.....3,335

LOS ANGELES—\$29,211,000

John G. Bullock.....1,690,325
Name not given.....200,000
Name not given.....172,265
Name not given.....138,540
William W. Whitecol-
ton.....107,000
Name not given.....100,000
Name not given.....100,000
Name not given.....86,000
Walter Taylor.....77,150
Name not given.....75,612
Name not given.....75,000
Name not given.....75,000
Andrew Stevenson.....73,000
Retired.....70,262
Joseph E. Faucett.....65,000
Name not given.....65,000
Name not given.....50,000
Name not given.....50,000
Name not given.....50,000
Name not given.....50,000
Name not given.....50,000
Name not given.....49,000
Waldo E. Starr.....43,741
William R. Goodheart,
Sr.....40,000
Michael A. Mellenthin.....39,000
Name not given.....39,000
Fred E. Peterson.....38,517
Name not given.....37,500
Name not given.....33,893
C. Oscar Riedel, Sr.....33,000
Name not given.....30,000
\$25,000 to \$30,000: N. K.
Smith, Beecher Laswell;
2 Retired, Merchant,
Clothing Merchant; 2
names not given.....209,560

\$20,000 to \$25,000: Investi-
gator, Banker; 5 names
not given.....167,161
\$15,000 to \$20,000: Lyman
Farwell; 10 names not
given.....215,000

\$12,000 to \$15,000: Albert
H. Froebe, Jacob C.
Ernst; Clerk; 9 names
not given.....149,540

\$8,000 to \$12,000: Raymond
R. Koontz, Herman L.
Browne, Richard J.
Walsh, George F. Day,
Dorothy L. Bromberg,
Geo. F. Dereraut, Otis C.
Anthony, Wm. B. Pick-
rell, E. R. A. Misemer,
Matthew A. Young, Mau-
rice H. Davis, Harry M.
Pallock, Ralph P. Tiet-
sort; Retired, Lecturer,
Manufacturer; 49 names
not given.....653,931

\$5,000 to \$8,000: George C.
Mansfield, Robert O. Os-
born, Robert F. Hale,
Cecil E. Ebb, Ed. M.
Wheeler, Edmund G.
Chapman, Walter J. Reyn-
olds, John B. Monlux,
Frank E. McMullen, Cy-
ril J. McCann, Richard
Livingston, Joseph W.
Jarrett, Benjamin P.
Hoar, Charlotte Glas-
band, Clarence L. Jones,
Andrew M. Stabb, Ed. C.
Yockey, Anna B. Cocke,
Edwin L. Chilberg, Will
T. Brownlie, Thornton
Fitzhugh; Cafe Manager,
Company President, Musi-
cian, Insurance Business,
Real Estate; 3 Retired;
21 names not given.....312,003

\$3,000 to \$5,000: Richard
A. Weaver, Herman
Stone, Wm. A. Newson,
John B. Stewart, Carle-
ton R. Elliott, Wm. S.
Hill, Jacob R. Cox, B. R.
Cosby, Sam Bellman, M.
Rackon, Eugene J. Pin-
eau, Gustave H. Pockels,
Philip A. Pinkel, Mary
McCarthy, D. A. M. T.
Lanier, Robert Kranz, Al-
bert L. Jason, Joseph
Hellen, Sol Casper, John
E. Hamlin, Robt. M. Hall,
Leroy J. Full, Jesse J.
Fuerst, Willy Dethlefs,
Thomas P. Coleman,
Thomas A. Argue, O. C.
Eckerman, Harold Theo-
dore Borchardt, Wm. H.
Clayton, Guido Menkel-
li, Donald S. T. Chapman,
Edgar Elbert, Daniel P.
Sinker, Elchar, Max Koff-
man, Wm. P. Howe,
Frank Bernard, Robt.
H. T. Hertel, Jr., A.
Wright, Chas. E. Parslow,
John W. Wilson, Wm. A.
Wilson, Hugo G. Beatty,
Franklin H. Tower, Frank
B. DePuy, Florence H.
Joos, Franklin R. Smith,
Frank W. Preston, Earl
L. Phinney, Leo N. My-
hill, R. A. Meek, Wm.
H. Riesen, Hughes E.
Sanger, Henry L. Vary,
Wm. O. Scholtz, Wm.
Lloyd Kennedy, Saul
Glass, Effie May Wright,
S. H. Thompson, I. E.
Ulrich, W. E. Sears, Wal-
ter J. Johnson, William H.
Walrod, James R. K.
Ervin, Roy P. Bratton,
Miriam L. Kobey; 2
Salesman, 7 Retired, Com-

CALIFORNIA—Continued

pany President, Jeweler, Attorney, Accountant; 110 names not given.....771,417
 194 \$2,000 claims.....383,230
 253 \$1,000 claims.....253,000
 Industrial: Co. No. 1, 225 claims.....51,899
 Industrial: Co. No. 6, 100 claims.....34,108
 Industrial: Co. No. 12, 101 claims.....16,736

LOS BANOS—\$68,000

Name not given.....60,000
 1 claim.....1,500

LOS GATOS—\$91,000

Edwin M. Miller.....44,600
 \$5,000 to \$8,000: Lucius M. Hubbard
 Name not given.....3,000
 4 \$2,000 claims.....8,330
 4 \$1,000 claims.....4,115

MARYSVILLE—\$42,000

Name not given.....5,820
 Name not given.....5,000
 1 claim.....2,161

MAXWOOD—\$17,000

Name not given.....9,200
 1 claim.....1,451

MENLO PARK—\$82,000

Name not given.....65,000
 Name not given.....10,000
 Name not given.....3,000

MERCED—\$58,000

\$3,000 to \$5,000: Clinton C. McCormick; 3 names not given.....17,845
 2 \$2,000 claims.....4,048
 4 \$1,000 claims.....4,033

MILL VALLEY—\$59,000

\$8,000 to \$12,000: 2 names not given.....20,000
 \$3,000 to \$5,000: Alexander C. Locey; 3 names not given.....17,084
 1 claim.....2,000
 2 \$1,000 claims.....2,550

MILPITAS—\$42,000

\$15,000 to \$20,000: Lucas J. Downing; 1 name not given.....37,224
 Name not given.....3,500

MODESTO—\$108,000

Attorney.....13,117
 \$3,000 to \$5,000: Ruth E. Nichol; 3 names not given.....15,879
 3 \$2,000 claims.....6,000
 2 \$1,000 claims.....2,048

MONROVIA—\$96,000

\$8,000 to \$12,000: Charles I. Goodman
 \$5,000 to \$8,000: F. B. Washburn
 4 \$2,000 claims.....9,000
 3 \$1,000 claims.....3,500

MOUNTAIN VIEW—\$27,000

\$3,000 to \$5,000: J. W. Paulding; 1 name not given.....7,000
 2 \$2,000 claims.....4,600
 2 \$1,000 claims.....2,006

NAPA—\$78,000

\$8,000 to \$12,000: Emory L. Wyckoff
 \$3,000 to \$5,000: 2 names not given.....10,000
 1 claim.....2,565
 2 \$1,000 claims.....2,000

NORTH HOLLYWOOD—\$30,000

Mining Engineer.....10,091
 Name not given.....5,000
 3 \$1,000 claims.....3,000

NOVATO—\$46,000

Name not given.....30,000
 Name not given.....10,000
 1 claim.....2,000

OAKLAND—\$2,856,000

Name not given.....121,534
 Name not given.....37,000
 Name not given.....25,500
 Name not given.....24,000
 \$15,000 to \$20,000: Joseph U. Meyer; Company President; 2 names not given.....75,183

Name not given.....12,500
 \$8,000 to \$12,000: L. H. Aarons; Company Manager, Stock Buyer, Merchant, Retired; 3 names not given.....82,366
 \$5,000 to \$8,000: Irvin Alonzo Crowther, Felix Orio, Samuel M. Sample; Dentist, Proprietor, Insurance Broker; 1 name not given.....44,831
 \$3,000 to \$5,000: Richard B. Smith, Sven Thorsten Hansson, Thomas E. Mullen, Frank Sheets, Lester A. Manning, Levi Stockton, John Vinkevich, George C. Schley, 11 names not given.....75,558
 50 \$2,000 claims.....100,000
 51 \$1,000 claims.....52,000
 Industrial: Co. No. 1 77 claims.....15,583
 Industrial: Co. No. 12, 13 claims.....1,941

OCEAN BEACH—\$75,000

Name not given.....10,000
 \$3,000 to \$5,000: Waldo J. Ambuhl, John C. Bryan
 2 \$2,000 claims.....5,000

OCEAN PARK—\$26,000

\$5,000 to \$8,000: R. J. Nahama, J. W. Spencer, 11,500
 \$3,000 to \$5,000: John W. McTaggart
 1 claim.....1,000

OJAI—\$53,000

Name not given.....38,218
 1 claim.....2,005
 1 claim.....1,000

ONTARIO—\$156,000

\$15,000 to \$20,000: Wm. H. Craig
 \$3,000 to \$5,000: John F. Wyon; Retired; 5 names not given.....27,007
 1 claim.....2,006
 3 \$1,000 claims.....3,000

PACIFIC GROVE—\$43,000

Name not given.....10,000
 \$3,000 to \$5,000: Edwin S. Johnston; 1 name not given.....8,000
 2 \$2,000 claims.....4,000
 1 claim.....1,000

PACIFIC PALISADES—\$30,000

\$5,000 to \$8,000: George E. Bittinger
 Name not given.....5,000
 1 claim.....2,500

PALMS—\$17,000

Investments.....15,108

PALO ALTO—\$257,000

Name not given.....27,000
 \$15,000 to \$20,000: 2 names not given.....40,000
 \$8,000 to \$12,000: 4 names not given.....40,000
 \$5,000 to \$8,000: Engineer; 1 name not given.....11,002
 \$3,000 to \$5,000: 8 names not given.....33,789
 2 \$2,000 claims.....4,000
 1 claim.....1,000

PASADENA—\$1,006,000

James A. Walker.....100,000
 Name not given.....34,431
 Dr. Glenn Wood.....33,464
 \$20,000 to \$25,000: Daniel C. McCallum, Alfred M. Sloan, Author; 2 names not given.....81,284
 \$15,000 to \$20,000: Proprietor; 1 name not given 33,940
 \$12,000 to \$15,000: Proprietor; 2 names not given.....40,299
 \$8,000 to \$12,000: Robert Sterling, Allyn L. Daniels; Retired, School Teacher, Stockbroker; 5 names not given.....90,765
 \$5,000 to \$8,000: Henry H. Hopkins; Frank Beers; Winfred F. Flory; Retired; 1 name not given.....51,931
 \$3,000 to \$5,000: Herman G. Scott, Jr., Torakichi Nakagawa, George O. Eberhart, Mayhew W. Davis;

Barber; 15 names not given.....85,621
 24 \$2,000 claims.....48,000
 33 \$1,000 claims.....33,500
 Industrial: Co. No. 12, 4 claims.....597

PETALUMA—\$78,000

\$5,000 to \$8,000: Theodor Matzen; Farmer.....12,566
 1 claim.....2,000
 4 \$1,000 claims.....4,122

PIEDMONT—\$416,000

Name not given.....100,000
 Name not given.....87,014
 Percival J. Walker.....83,014
 \$20,000 to \$25,000: 2 names not given.....49,989
 \$15,000 to \$20,000: 2 names not given.....31,644
 Assistant Supervisor.....5,146
 \$3,000 to \$5,000: 2 names not given.....8,470
 6 \$1,000 claims.....6,200

PLACENTIA—\$42,000

Albert S. Bradford.....30,000
 1 claim.....1,000

PLEASANTON—\$20,000

Name not given.....6,000
 Name not given.....4,000
 1 claim.....2,500
 1 claim.....1,005

POMONA—\$225,000

Name not given.....40,000
 Name not given.....13,889
 \$3,000 to \$12,000: Lumber Dealer; 2 names not given.....28,517
 \$3,000 to \$5,000: A. Rietkerk, Charles P. Curran, R. L. Heilman; 7 names not given.....40,692
 6 \$2,000 claims.....12,000
 5 \$1,000 claims.....5,000

PUNTE—\$37,000

\$25,000 to \$30,000: Wm. S. Lower
 \$3,000 to \$5,000: Wm. E. Clevenger

REDDING—\$52,000

\$8,000 to \$12,000: James D. Wright
 \$5,000 to \$8,000: Mrs. Rhoda E. Menzel
 \$3,000 to \$5,000: Dr. Harley E. MacDonald
 2 \$2,000 claims.....4,504
 1 claim.....1,005

REDLANDS—\$108,000

Orange Industry.....28,333
 \$3,000 to \$5,000: Cale W. Coe
 5 \$2,000 claims.....11,000
 3 \$1,000 claims.....3,000

REDWOOD CITY—\$101,000

Name not given.....36,500
 \$3,000 to \$5,000: 2 names not given.....6,895
 1 claim.....2,000
 4 \$1,000 claims.....4,000

RICHMOND—\$62,000

4 \$2,000 claims.....8,893
 3 \$1,000 claims.....3,000

RSIDE—\$144,000

\$5,000 to \$8,000: Raymond L. Wilson
 \$3,000 to \$5,000: H. A. Toeppen; Assistant Cashier; 4 names not given 23,061
 4 \$2,000 claims.....8,000
 9 \$1,000 claims.....9,146

ROSEMead—\$27,000

Insurance Adjuster.....5,010
 \$3,000 to \$5,000: Frederick W. Kelsey, 1 name not given.....10,000

ROSEVILLE—\$41,000

Name not given.....10,000
 1 claim.....2,500
 1 claim.....1,000

RYDE—\$32,000

Maria M. DeBorba.....30,000

SACRAMENTO—\$1,310,000

Carlos K. McClatchy.....250,000
 \$15,000 to \$20,000: Retired, Sales Manager.....31,410
 \$8,000 to \$12,000: Wm. J. Tripoon, Andrew J. DeMar; 3 names not given.....59,573
 \$5,000 to \$8,000: Franklin G. Fay, 1 name not given.....12,096
 \$3,000 to \$5,000: James F. Flautt, Anton P. Babicky; 7 names not given.....36,938
 24 \$2,000 claims.....48,000
 20 \$1,000 claims.....21,500
 Industrial: Co. No. 12, 13 claims.....3,453

SALINAS—\$57,000

\$3,000 to \$5,000: Victor A. Peter; 1 name not given.....8,871
 1 claim.....2,306
 4 \$1,000 claims.....4,000

SAN BERNARDINO—\$271,000

Name not given.....19,000
 \$8,000 to \$12,000: Burge E. Kelly
 \$3,000 to \$5,000: Claudius M. Hill; Bookkeeper; 1 name not given.....9,621
 2 \$2,000 claims.....4,500
 8 \$1,000 claims.....8,000

SAN DIEGO—\$2,271,000

Name not given.....191,140
 \$15,000 to \$20,000: Elias F. Morgan, Frank A. Salmons; 1 name not given.....58,000

Stability

... Performance

... Service

Fundamental in measurement of insurance efficiency are three factors—Stability, Performance, Service.

Annual increase in volume of aggregate assets throughout the crucial past half decade—a total growth of more than \$35,000,000 from 1929 to 1933—testifies to Pacific Mutual stability.

Substantial disbursements to policyholders over the same time span—more than \$123,000,000—tell an action story of Pacific Mutual performance.

And in the matter of service—

"THERE'S A PLAN THAT FITS"

Participating and Non-participating

Standard Life and Endowment Policies

Guaranteed-rate, Minimum-cost Policies

(Term and Life Expectancy and Modified Life)

Retirement Income with Immediate Insurance

Retirement Annuities and Life Annuities

Family Income Protection

Sub-standard Insurance

"5-way" Life Insurance (Accident, Sickness, Accidental

Loss of Sight or Limb, Old Age and Death)

Non-Cancellable Disability Income Protection

Modern Accident Insurance for Men and Women

Medical Expense Reimbursement Plans

...

Founded 1868
Pacific Mutual Life
 Insurance Company OF CALIFORNIA
 GEORGE I. COCHRAN, PRESIDENT

Home Office
 Los Angeles, California

Assets
 Over \$198,000,000

Father Was Strong Believer in Life Insurance as Family Protector

ROGGEN, COLO.—My father was a strong believer in insurance. He had a total of \$17,000 at the time of his passing and in our younger years he naturally used it as a protection more than as an investment. He was a stock grower in the latter years, operating two or three ranches and was also interested in several other enterprises. A man of great vision and personality and friend to all. He left his estate all clear and am glad to mention that all this due to life insurance. We have always carried what insurance we could afford from youngsters up and think it the greatest of all investments if properly placed and feel nothing will do more to develop the country's manhood and good citizenship.—James H. Painter.

CALIFORNIA—Continued

\$12,000 to \$15,000: Lloyd A. Peck; 1 name not given..... 30,000
\$8,000 to \$12,000: Jerome B. Pendleton, George D. Prentice, Jack W. Ames; 2 names not given..... 50,500
\$5,000 to \$8,000: Drew E. Dye, Arthur R. McConnell, James C. Haskin, Druggist; 4 names not given..... 51,952
\$3,000 to \$5,000: Wm. T. Ellis, Chester Allen Swain, James M. Brown, Charles H. Jackson, Charles S. Hamilton, Hervey E. Kelten, Theodore H. Fuller, Irwin G. Chase; Merchant, Furniture Dealer; 11 names not given..... 90,260
25 \$2,000 claims..... 71,000
38 \$1,000 claims..... 38,000
Industrial: Co. No. 6, 12 claims..... 3,421
Industrial: Co. No. 12, 9 claims..... 1,981

SAN FRANCISCO—\$14,841,000

Name not given..... 150,000
Gerald Fitzgerald..... 116,000
Name not given..... 107,500
Ernest R. Alexander..... 103,655
Name not given..... 90,000
Charles E. Green..... 66,670
Name not given..... 63,687
Name not given..... 60,000
Name not given..... 60,000
Name not given..... 55,051
Name not given..... 51,000
Company President..... 50,438
Name not given..... 50,000
Mark Davis Lessard..... 46,000
Benjamin Bear Rosenthal..... 43,000
Name not given..... 40,637
Name not given..... 40,000
Name not given..... 38,000
John J. Carroll..... 35,000
Name not given..... 34,584
Ernest C. Duncan..... 32,500
Banker..... 32,324
Name not given..... 30,000
Agent..... 30,334
Name not given..... 30,000
Name not given..... 30,000
Real Estate..... 25,116
\$20,000 to \$25,000: Merton J. Price, Halsey E. Manuwarling; Retired, Manufacturer; 7 names not given..... 257,636
\$15,000 to \$20,000: R. L. Craig; Physician, Mechanical Engineer; 6 names not given..... 159,815
\$12,000 to \$15,000: Anton Jaegel, Morris Rubin; Company President, Manufacturer; 6 names not given..... 137,901
\$8,000 to \$12,000: Hugo A. Kuehmsstad, Benjamin Harry Smith, George A. Wood; Physician, Iron Dealer, Lumber, Attorney; 21 names not given..... 285,469
\$5,000 to \$8,000: James S. Osborne, Jung Quong On, Percy C. Morrow, George A. Lasher, Aloysius J. McKinnon; Cashier, Superintendent, Physician, Retired Merchant, Accountant, Sales Manager, Adjuster, Retired, Butcher, Funeral Director, Salesman, Company Vice-

Pres.; 15 names not given..... 246,086
\$3,000 to \$5,000: Edward Lynch, Giacomo Garibaldi, Toy Yet Cherk, Robert C. Ray, Stephen A. Turner, Wm. Steinbach, Harry Silverman, Thomas T. C. Gregory, George W. Durst, Louis T. Cranz, Jacob M. Bailly, John S. Ferrier, Frederick K. Blue, Sol Pearl, Charles W. Leddy, John A. Kelly, Wolf Hemerslaugh, Andrew P. Mape, Louis Matula; Retired, Police Officer, Executive, Tobaccoist, Battery Mechanic, Contractor, Pharmacist, Company Secretary, Chief Clerk; 64 names not given..... 370,822
116 \$2,000 claims..... 232,000
116 \$1,000 claims..... 118,230
Industrial: Co. No. 1, 87 claims..... 26,314
Industrial: Co. No. 12, 59 claims..... 3,423

SAN GABRIEL—\$82,000

\$8,000 to \$12,000: William H. Davison; 1 name not given..... 20,754
Name not given..... 7,000
\$3,000 to \$5,000: Guy T. Humes, John Warren Smith, Alvin Wesley Haynes..... 13,000
2 \$2,000 claims..... 4,300
4 \$1,000 claims..... 4,000

SAN JOSE—\$630,000

John J. Hartmann..... 75,000
Name not given..... 50,000
Name not given..... 33,000
Name not given..... 25,076
Name not given..... 17,000
\$12,000 to \$15,000: Charles F. Harding; 1 name not given..... 30,000
\$8,000 to \$12,000: Frank J. Stock; Attorney; 3 names not given..... 51,682
\$5,000 to \$8,000: Wm. C. Krieg, Cecil Clark Smith, Physician, Apartment Manager; 1 name not given..... 32,697
\$3,000 to \$5,000: Salesman; 7 names not given..... 27,023
21 \$2,000 claims..... 43,000
10 \$1,000 claims..... 10,000

SAN LEANDRO—\$78,000

Name not given..... 3,000
4 \$2,000 claims..... 9,000
2 \$1,000 claims..... 2,000

SAN LUIS OBISPO—\$178,000

\$20,000 to \$25,000: Howard A. Gallup; 1 name not given..... 49,765
Name not given..... 9,000
\$3,000 to \$5,000: 4 names not given..... 16,062
4 \$2,000 claims..... 8,000
1 claim..... 1,000

SAN MARINO—\$46,000

\$5,000 to \$8,000: Manufacturer; 1 name not given..... 11,218
\$3,000 to \$5,000: 2 names not given..... 7,325
1 claim..... 1,000

SAN MATEO—\$200,000

Name not given..... 70,000
Name not given..... 35,866
Name not given..... 33,000
\$8,000 to \$12,000: Michael J. Burke, E. B. Dunlap; 1 name not given..... 29,441

Name not given..... 6,455
\$3,000 to \$5,000: 3 names not given..... 14,205
1 claim..... 2,500
4 \$1,000 claims..... 4,000

SAN PEDRO—\$81,000

Nurse..... 5,387
\$3,000 to \$5,000: 3 names not given..... 10,217
2 \$2,000 claims..... 4,000
9 \$1,000 claims..... 9,000
Industrial: Co. No. 12, 6 claims..... 939

SAN RAFAEL—\$117,000

\$15,000 to \$20,000: Frank Silva
Name not given..... 10,000
\$5,000 to \$8,000: Clarence D. Whitaker, Virgilio J. B. Cheda..... 13,102
Name not given..... 5,000
4 \$2,000 claims..... 8,000
3 \$1,000 claims..... 3,000

SANTA ANA—\$348,000

\$25,000 to \$30,000: Henry Seidel; Butcher..... 52,294
\$15,000 to \$20,000: Wm. A. Flood, Eloy Lucero..... 37,000
\$8,000 to \$12,000: Daniel F. Cook, Rita C. H. Barnes..... 19,956
Name not given..... 7,661
\$3,000 to \$5,000: Harry J. Baxter, James H. Farren; Oil Worker; 2 names not given..... 17,648
7 \$2,000 claims..... 14,000
10 \$1,000 claims..... 10,000

SANTA BARBARA—\$279,000

Name not given..... 25,000
Name not given..... 15,000
\$5,000 to \$8,000: Winfield B. Metcalf; Retired; 1 name not given..... 20,075
\$3,000 to \$5,000: 3 names not given..... 11,000
9 \$2,000 claims..... 18,300
4 \$1,000 claims..... 4,000

SANTA CLARA—\$49,000

\$8,000 to \$12,000: Charles A. Fitzgerald; Shipping clerk..... 19,469
\$3,000 to \$5,000: C. Smith; 1 name not given..... 8,000
2 \$1,000 claims..... 2,000

SANTA CRUZ—\$144,000

Name not given..... 29,424
Name not given..... 10,000
2 \$2,000 claims..... 4,000
5 \$1,000 claims..... 5,000

SANTA MARIA—\$46,000

Name not given..... 6,000
Name not given..... 5,000
1 claim..... 1,116

SANTA MONICA—\$834,000

Name not given..... 100,000
Victor R. McLucas..... 44,423
Name not given..... 30,000
\$20,000 to \$25,000: Edwin L. Barnard; 2 names not given..... 66,300
\$15,000 to \$20,000: Physician; 2 names not given..... 54,090
\$8,000 to \$12,000: 4 names not given..... 42,000
\$5,000 to \$8,000: 2 Retired; 2 names not given..... 26,069
\$3,000 to \$5,000: I. E. White, Contractor; 3 names not given..... 21,525
13 \$2,000 claims..... 26,300
9 \$1,000 claims..... 9,000
Industrial: Co. No. 12, 3 claims..... 735

STANFORD UNIVERSITY—\$18,000

\$5,000 to \$8,000: Merrill M. Harned
Name not given..... 5,000

STOCKTON—\$561,000

Theodore J. Stephens..... 45,000
\$12,000 to \$15,000: 2 names not given..... 27,495
\$8,000 to \$12,000: 4 names not given..... 37,976
\$5,000 to \$8,000: 2 names not given..... 14,582
\$3,000 to \$5,000: D. C. McDonnell, Arthur L. Coleman, Joseph N. Adams, Charles L. Nuemiller, Garrett S. Chambers, Johann G. Herbst; 3 names not given..... 39,468
6 \$2,000 claims..... 12,000
10 \$1,000 claims..... 10,500
Industrial: Co. No. 12, 1 claim..... 396

TEHACHAPI—\$39,000

Name not given..... 23,000
\$3,000 to \$5,000: Philip Marx

TIPTON—\$11,000

Name not given..... 10,000

TULARE—\$57,000

Name not given..... 4,685
3 \$2,000 claims..... 6,500
4 \$1,000 claims..... 4,004

TURLOCK—\$53,000

\$12,000 to \$15,000: Guy D. Carter
\$5,000 to \$8,000: John E. Weaver
1 claim..... 2,000
4 \$1,000 claims..... 4,000

UPLAND—\$34,000

Name not given..... 5,000
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

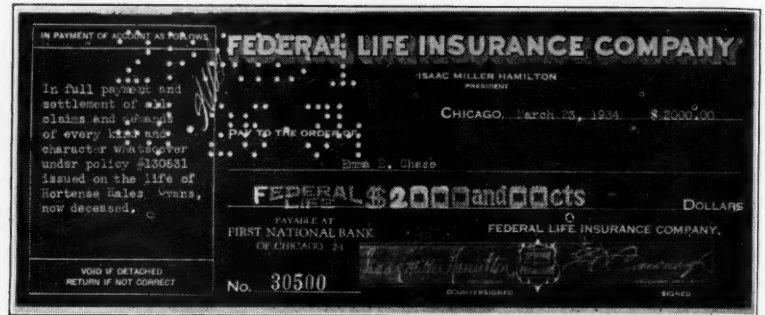
VAN NUYS—\$89,000

\$15,000 to \$20,000: William S. Bennett
Name not given..... 6,000
8 \$2,000 claims..... 17,000
4 \$1,000 claims..... 4,000

VENICE—\$54,000

\$3,000 to \$5,000: Richard M. Pray; 1 name not given..... 10,000

Pays \$90 and Gets \$3,000



A story of a profitable investment is behind this \$2,000 check, which was paid to the insured's mother upon the death of the insured five years after the policy was issued.

The policy contained income total disability and waiver of premiums benefits and a year after the policy was issued the insured became totally disabled on account of tuberculosis. She received 43 monthly payments of \$20 each and was required to pay no premiums after the second. There was an expenditure of less than \$90 and the amount realized by the insured and beneficiary was almost \$3,000.

SANTA ROSA—\$88,000

\$3,000 to \$5,000: Max F. Noack, Ida J. Keller..... 8,000
3 \$2,000 claims..... 6,500
5 \$1,000 claims..... 5,000

SELMA—\$33,000

\$5,000 to \$8,000: John Armstrong
\$3,000 to \$5,000: William J. Richter
2 \$2,000 claims..... 4,000

SIERRA MADRE—\$101,000

Name not given..... 40,000
\$8,000 to \$12,000: Retired; 1 name not given..... 18,448
\$3,000 to \$5,000: Samuel Levinson, Charles B. Bauman, Jr.; 1 name not given..... 12,647
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,399

SOLEDAD—\$18,000

Manager..... 10,082
Name not given..... 5,520

SOUTH PASADENA—\$164,000

Name not given..... 20,000
Company President..... 12,131
\$8,000 to \$12,000: A. G. Farquhaeson; 4 names not given..... 51,025
\$3,000 to \$5,000: Masuchi Nichimoto, James P. Williams; Blacksmith; 3 names not given..... 21,019
3 \$2,000 claims..... 6,000

STANFORD UNIVERSITY—\$18,000

\$5,000 to \$8,000: Merrill M. Harned
Name not given..... 5,000

STOCKTON—\$561,000

Theodore J. Stephens..... 45,000
\$12,000 to \$15,000: 2 names not given..... 27,495
\$8,000 to \$12,000: 4 names not given..... 37,976
\$5,000 to \$8,000: 2 names not given..... 14,582
\$3,000 to \$5,000: D. C. McDonnell, Arthur L. Coleman, Joseph N. Adams, Charles L. Nuemiller, Garrett S. Chambers, Johann G. Herbst; 3 names not given..... 39,468
6 \$2,000 claims..... 12,000
10 \$1,000 claims..... 10,500
Industrial: Co. No. 12, 1 claim..... 396

TEHACHAPI—\$39,000

Name not given..... 23,000
\$3,000 to \$5,000: Philip Marx

TIPTON—\$11,000

Name not given..... 10,000

TULARE—\$57,000

Name not given..... 4,685
3 \$2,000 claims..... 6,500
4 \$1,000 claims..... 4,004

TURLOCK—\$53,000

\$12,000 to \$15,000: Guy D. Carter
\$5,000 to \$8,000: John E. Weaver
1 claim..... 2,000
4 \$1,000 claims..... 4,000

UPLAND—\$34,000

Name not given..... 5,000
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

VAN NUYS—\$89,000

\$15,000 to \$20,000: William S. Bennett
Name not given..... 6,000
8 \$2,000 claims..... 17,000
4 \$1,000 claims..... 4,000

VENICE—\$54,000

\$3,000 to \$5,000: Richard M. Pray; 1 name not given..... 10,000

3 \$2,000 claims..... 6,318

2 \$1,000 claims..... 2,119

VENTURA—\$42,000

Name not given..... 3,000
2 \$2,000 claims..... 4,179
4 \$1,000 claims..... 4,000

VISALIA—\$73,000

\$3,000 to \$5,000: Ben M. Maddox; Attorney; 4 names not given..... 22,873
4 \$2,000 claims..... 8,000
2 \$1,000 claims..... 2,000

WALNUT PARK—\$19,000

Name not given..... 10,000
1 claim..... 2,000
1 claim..... 1,000

WATSONVILLE—\$65,000

\$3,000 to \$5,000: 2 names not given..... 8,059
1 claim..... 2,000
3 \$1,000 claims..... 3,000

WESTWOOD HILLS—\$16,000

Name not given..... 15,000

WHITTIER—\$135,000

Name not given..... 5,000
4 \$2,000 claims..... 8,000
10 \$1,000 claims..... 10,000
Industrial: Co. No. 12, 29 claims..... 3,477

WILLOWS—\$20,000

\$5,000 to \$8,000: John Charles Garth..... 4,759
2 \$2,000 claims..... 2,000

WILMINGTON—\$44,000

Name not given..... 30,000
Name not given..... 5,024
3 \$1,000 claims..... 3,000

WOODLAND—\$32,000

\$8,000 to \$12,000: Wm. A. Anderson
\$3,000 to \$5,000: Nathaniel A. Gerneshausen..... 4,824
4 \$1,000 claims..... 4,000

YUBA CITY—\$35,000

\$3,000 to \$5,000: Mathias P. Gengler; 2 names not given..... 13,000
2 \$2,000 claims..... 4,500

COLORADO

Total Payments in State..... \$27,900,000
Decrease in Payments in 1933..... \$5,200,000
Percentage of Decrease..... 16%
Rank in Payments among States..... 31st
Rank in Population..... 33rd
Payments Per Capita..... \$26.95

ASPEN—\$24,000

\$8,000 to \$12,000: Hinning R. Berglund
Name not given..... 3,030
3 \$2,000 claims..... 6,959
1 claim..... 1,000

BOULDER—\$136,000

\$15,000 to \$20,000: Carbon Gillaspie
\$8,000 to \$12,000: Frederick W. Kohler
Name not given..... 5,315
\$3,000 to \$5,000: Wm. G. Sutherland; 3 names not given..... 19,000
6 \$2,000 claims..... 12,000
4 \$1,000 claims..... 4,000

BYERS—\$17,000

\$8,000 to \$12,000: A. P. Drogemeler
1 claim..... 1,000

CANON CITY—\$82,000

Name not given..... 17,000
\$12,000 to \$15,000: Louis F. Collins
1 claim..... 2,000
6 \$1,000 claims..... 6,000

COLORADO SPRINGS—\$913,000

Name not given..... 279,000
Walter C. Davis..... 271,000
Name not given..... 85,000
Name not given..... 65,000
\$20,000 to \$25,000: Ray E. Shore
Name not given..... 17,520
\$8,000 to \$12,000: Walter M. Wilson; 2 names not given..... 30,000
\$5,000 to \$8,000: Blanche M. Cravens, Sylvanus Petry; Proprietor, Railroad Agent..... 24,310
\$3,000 to \$5,000: Earl A. Cox, Frank Koke, Elfra S. Durr; 3 names not given..... 22,887
12 \$2,000 claims..... 24,000
23 \$1,000 claims..... 23,000

CRAGMOOR—\$106,000

Name not given..... 92,384
\$3,000 to \$5,000: 2 names not given..... 9,000

DELTA—\$30,000

\$8,000 to \$12,000: Mrs. Margaret A. White
\$5,000 to \$8,000: Warren M. Duling
1 claim..... 2,739

DENVER—\$6,905,000

Name not given..... 218,373
Sidney W. Sinsheimer..... 97,500
Name not given..... 65,000
Name not given..... 40,892
Name not given..... 40,000
Name not given..... 36,896
Archibald L. Izett..... 35,000
Name not given..... 30,544
Manager Oil Company..... 30,000
Name not given..... 30,000
\$25,000 to \$30,000: 2 names not given..... 62,000
\$20,000 to \$25,000: Ernest J. Tracy, Carlo Diullo, Chas. W. Copeland; 2 names not given..... 120,389
\$15,000 to \$20,000: 2 names not given..... 32,368
\$12,000 to \$15,000: Axel G. Lindberg, Joseph N. Huff, Humbert C. Davis; 3 names not given..... 82,250
\$8,000 to \$12,000: John Harold Tuessing, Albert E. Mauff, James F. Colias, Clyde M. Chaney, Lyman E. Bishop; 12 names not given..... 166,190
\$5,000 to \$8,000: A. H. White, Harmon L. Thompson, Walker E. Stallings, Frank B. Hughes, J. J. Hidihi; Manager, Broker, Attorney, Grain Broker, Salesman; 17 names not given..... 173,720
\$3,000 to \$5,000: Jacob Zimmerman, Thomas E. Weethee, Marc A. Waynick, Kenneth O. Walker,

Continue to Move Forward!

THE financial position of this Company is stronger than ever before, with a record cash balance and no borrowed money. . . Entering the 23rd year of faithful service to the people of its territory. . . New Liberal commission and non-forfeitable renewal contract for competent underwriters.

California-Western States Life Insurance Company

Home Office:

Sacramento

COLORADO—Continued

S. Strauss, Mrs. Bertha A. Taylor, Robert D. Stewart, Louis J. Stark, George P. Schneider, John Chas. Mann, Harold T. McGinnis, Herman W. Kluge, Henning W. Johnson, Anna G. Hutchinson, John E. Havens, Herman G. Harvager, Dr. Horace G. Harvey, Martin Glau, Raymond Edw. Gibson, Leonard Forscher, Maurice Degen, Henry B. Davis, Frank Bruce, Will T. Brownlie, Theodore A. Anthony; Retired, Clergyman; 36 names not given.....265,867
80 \$2,000 claims.....160,000
122 \$1,000 claims.....122,000

DURANGO—\$74,000

\$5,000 to \$8,000: Benjamin F. Walters, Jr.; 1 name not given.....10,213
\$3,000 to \$5,000: Glenn A. Owens, 1 name not given.....6,000
4 \$2,000 claims.....8,000
1 claim.....1,372

ESTES PARK—\$25,000

Name not given.....10,000
\$3,000 to \$5,000: Bert Brinkley
2 \$1,000 claims.....2,000

FAIRPLAY—\$17,000

Name not given.....3,265
2 \$2,000 claims.....5,200
2 \$1,000 claims.....2,000

FORT COLLINS—\$218,000

Name not given.....26,288
Name not given.....15,000
\$8,000 to \$12,000: Herman J. Mass
\$5,000 to \$8,000: Robt. L. Pettit; 3 names not given.....25,515
\$3,000 to \$5,000: Wylan E. Hathaway; 2 names not given.....13,000
6 \$2,000 claims.....12,000
6 \$1,000 claims.....6,212

FORT MORGAN—\$79,000

\$15,000 to \$20,000: Leelle H. Nussbaumer; 1 name not given.....34,000
Name not given.....12,000
\$3,000 to \$5,000: John P. Jones; 2 names not given.....13,500
4 \$2,000 claims.....8,600
2 \$1,000 claims.....2,000

GOLD HILL—\$13,000

\$8,000 to \$12,000: James W. Biggerstaff

GRAND JUNCTION—\$142,000

Name not given.....10,000
\$5,000 to \$8,000: Wm. T. Fitzpatrick, Edward W. Dinwiddie, Francis Huffer.....19,509
\$3,000 to \$5,000: John W. Lang; Real Estate Broker, Retired; 1 name not given.....16,530
5 \$2,000 claims.....10,250
3 \$1,000 claims.....3,000

GREELEY—\$265,000

Name not given.....77,000
Name not given.....40,000
\$20,000 to \$25,000: D. R. McArthur
Name not given.....15,000
\$8,000 to \$12,000: Clark D. Turner; Teacher; 1 name not given.....30,138
\$3,000 to \$5,000: E. W. Larson; 7 names not given.....35,963
2 \$2,000 claims.....4,000
5 \$1,000 claims.....5,000

HARDIN—\$14,000

Name not given.....10,000
1 claim.....2,000

HUGO—\$19,000

3 \$2,000 claims.....7,000
Rancher.....4,425

LA JUNTA—\$42,000

\$3,000 to \$5,000: Earl J. Rose
2 \$2,000 claims.....4,040
3 \$1,000 claims.....3,000

LAMAR—\$29,000

\$3,000 to \$5,000: Granby R. Hilmyer
4 \$2,000 claims.....8,000

LONGMONT—\$62,000

\$3,000 to \$5,000: Lawrence G. Buehler, Cassius M. Brown, James C. Boze; 1 name not given.....17,083
4 \$2,000 claims.....8,000
1 claim.....1,023

LOVELAND—\$41,000

\$5,000 to \$8,000: Benton R. Bonnell
\$3,000 to \$5,000: Conrad Zeiler; 1 name not given.....10,000
1 claim.....2,500
2 \$1,000 claims.....2,004

MEEKER—\$14,000

\$3,000 to \$5,000: John A. Holland
1 claim.....2,000
2 \$1,000 claims.....2,000

MONTE VISTA—\$33,000

\$15,000 to \$20,000: John C. Hynds
\$3,000 to \$5,000: Lee S. Greer
1 claim.....2,000

MONTROSE—\$55,000

\$15,000 to \$20,000: John C. Bell
2 \$2,000 claims.....4,000
3 \$1,000 claims.....3,000

OVID—\$22,000

Name not given.....20,000

PUEBLO—\$596,000

\$20,000 to \$25,000: President; 1 name not given.....41,609
Name not given.....13,000

CONNECTICUT

Total Payments in State.....\$64,700,000
Increase in Payments in 1933.....\$5,200,000
Percentage of Increase.....9%
Rank in Payments among States.....14th
Rank in Population.....29th
Payments Per Capita.....\$40.40

ANSONIA—\$291,000

Name not given.....20,000
Name not given.....3,384
1 claim.....2,000
2 \$1,000 claims.....2,011
Industrial: Co. No. 1, 226 claims.....70,724

BETHLEHEM—\$12,000

Name not given.....10,000

BLOOMFIELD—\$65,000

Name not given.....50,000
3 \$1,000 claims.....3,337

BRIDGEPORT—\$1,291,000

Name not given.....50,000
\$15,000 to \$20,000: Clergyman; 2 names not given.....53,940
\$12,000 to \$15,000: Wm. G. Shelton; 1 name not given.....27,500
\$8,000 to \$12,000: S. R. Tomlinson; 3 names not given.....37,108
\$5,000 to \$8,000: 2 names not given.....13,830
\$3,000 to \$5,000: LeRoy W. Hoyer, Frederick W. Beers, Herman Spoering, Sigmund Bohrer; Salesman; 7 names not given.....45,521
16 \$2,000 claims.....33,000
71 \$1,000 claims.....71,000
Industrial: Co. No. 1, 669 claims.....166,803

\$8,000 to \$12,000: Robert L. Rapalje, Eugene C. Danielson; 1 name not given.....30,000
\$5,000 to \$8,000: 2 names not given.....15,000
\$3,000 to \$5,000: College Professor, Company President; 2 names not given.....16,029
12 \$2,000 claims.....25,000
11 \$1,000 claims.....11,379

RIDGWAY—\$12,000

\$3,000 to \$5,000: Eugene Perotti; 1 name not given.....10,000

ROCKY FORD—\$43,000

\$5,000 to \$8,000: Albert S. Johnson
Name not given.....3,000
5 \$2,000 claims.....11,500
3 \$1,000 claims.....3,000

ROGGEN—\$16,000

\$15,000 to \$20,000: John E. Painter
Name not given.....10,000
\$3,000 to \$5,000: John Keating; 2 names not given.....9,945
1 claim.....2,000
3 \$1,000 claims.....3,000

STERLING—\$73,000

Name not given.....10,000
\$3,000 to \$5,000: John Keating; 2 names not given.....9,945
1 claim.....2,000
3 \$1,000 claims.....3,000

SUGAR CITY—\$22,000

\$15,000 to \$20,000: Frank S. Howard
1 claim.....1,000

TRINIDAD—\$108,000

Name not given.....42,000
Name not given.....11,000
\$3,000 to \$5,000: Samuel Morgan; Retired; 3 names not given.....19,290
4 \$1,000 claims.....4,086

WHEAT RIDGE—\$17,000

Agriculturist.....4,704
3 \$2,000 claims.....6,000
2 \$1,000 claims.....2,000

BRISTOL—\$171,000

Name not given.....15,000
\$3,000 to \$5,000: 3 names not given.....12,600
1 claim.....2,076
5 \$1,000 claims.....5,000

COLEBROOK—\$296,000

P. M. Speer.....250,000
Attorney.....20,031
Name not given.....11,000
3 \$1,000 claims.....3,011

CROMWELL—\$21,000

Name not given.....14,880
Name not given.....3,000
1 claim.....1,341

DANBURY—\$1,035,000

Harry McLachlan.....595,000
Name not given.....30,000
Manufacturer.....25,059
Name not given.....25,000
\$12,000 to \$15,000: 2 names not given.....28,000
Name not given.....10,000
Name not given.....7,921
\$3,000 to \$5,000: 2 names not given.....6,000
4 \$2,000 claims.....8,000
9 \$1,000 claims.....9,000

DANIELSON—\$19,000

Name not given.....10,000
1 claim.....2,500
1 claim.....1,000

DARIEN—\$65,000

\$12,000 to \$15,000: 2 names not given.....27,160
Name not given.....10,000
1 claim.....2,803

EAST HARTFORD—\$145,000

Name not given.....10,000
Name not given.....5,000
\$3,000 to \$5,000: Frederick B. Wilcox; 1 name not given.....6,759
6 \$1,000 claims.....6,000

EAST LYME—\$15,000

Name not given.....10,000

FAIRFIELD—\$141,000

\$15,000 to \$20,000: Forrest W. Montanye
Name not given.....10,000
\$3,000 to \$5,000: 4 names not given.....16,000
1 claim.....1,000

FARMINGTON—\$32,000

Name not given.....10,000

GLASTONBURY—\$65,000

Name not given.....3,000
3 \$2,000 claims.....6,100
4 \$1,000 claims.....4,000

GREENWICH—\$620,000

Grove E. Warner.....180,000

Name not given.....60,000
Salesman.....34,070
\$15,000 to \$20,000: 3 names not given.....60,000
\$3,000 to \$5,000: Real Estate; 3 names not given.....40,240
\$5,000 to \$8,000: Engineer; 2 names not given.....16,858
Name not given.....5,000
4 \$1,000 claims.....4,000

GROTON—\$79,000

\$8,000 to \$12,000: 2 names not given.....20,000
Name not given.....5,000
4 \$1,000 claims.....4,500

HAMDEN—\$106,000

Name not given.....16,000
Name not given.....15,000
Name not given.....6,000
Name not given.....3,000
1 claim.....2,020
3 \$1,000 claims.....4,000

HARTFORD—\$2,492,000

Name not given.....60,000
Name not given.....56,000
Name not given.....35,000

Orrin S. Spencer

Massachusetts Mutual Life

11 Asylum St., Hartford, Conn.

Charles E. Chase.....34,430
\$20,000 to \$25,000: A. Hoffman; 2 names not given.....72,500
\$15,000 to \$20,000: Sam Winek; 2 names not given.....53,254
\$12,000 to \$15,000: 3 names not given.....44,000
\$8,000 to \$12,000: J. W. Petty, Carl C. Schuyler; 7 names not given.....111,746
\$5,000 to \$8,000: 3 names not given.....20,435
\$3,000 to \$5,000: R. T. Lyons, J. J. Welsh, Nicholas Winn, John H. Conley; Banker, Manufacturer, Clerk, Credit Manager; 22 names not given.....118,177

32 \$2,000 claims.....64,000
73 \$1,000 claims.....73,000
Industrial: Co. No. 1, 479 claims.....124,655

HIGGANUM—\$18,000

Name not given.....16,000
1 claim.....1,000

KENT—\$17,000

Retired.....10,062

MADISON—\$19,000

Name not given.....10,000
1 claim.....1,000

MERIDEN—\$335,000

\$15,000 to \$20,000: T. S. Skladzien; 1 name not given.....36,500
\$12,000 to \$15,000: J. G. Smith; 2 names not given.....43,005
Name not given.....10,000
\$5,000 to \$8,000: Designer, Retired; John B. Loomis; 1 name not given.....8,000
2 \$2,000 claims.....4,000
7 \$1,000 claims.....7,358
Industrial: Co. No. 1, 258 claims.....49,647

MIDDLETOWN—\$180,000

\$15,000 to \$20,000: 2 names not given.....40,000
Name not given.....15,000
Name not given.....10,000
Name not given.....4,832
1 claim.....2,000
6 \$1,000 claims.....6,000

NAUGATUCK—\$78,000

\$3,000 to \$5,000: 2 names not given.....6,000
3 \$2,000 claims.....6,000
3 \$1,000 claims.....3,000

NEW BRITAIN—\$482,000

\$8,000 to \$12,000: 2 names not given.....20,000
\$5,000 to \$8,000: 2 names not given.....11,253
\$3,000 to \$5,000: Undertaker; 7 names not given.....30,355
11 \$2,000 claims.....22,500
16 \$1,000 claims.....16,000
Industrial: Co. No. 1, 238 claims.....60,516

NEW CANAAN—\$48,000

\$3,000 to \$5,000: 2 names not given.....8,037
2 \$1,000 claims.....2,000

NEW HAVEN—\$2,977,000

Name not given.....177,000
Name not given.....190,000
Name not given.....24,455
Name not given.....50,000
President.....45,100
Name not given.....33,804
\$25,000 to \$30,000: Morris Green; 2 names not given.....83,363
\$20,000 to \$25,000: Physician; 3 names not given.....92,822
\$15,000 to \$20,000: Harry N. Walker; 3 names not given.....67,940
\$8,000 to \$12,000: 6 names not given.....62,085
\$5,000 to \$8,000: Merchant; 6 names not given.....45,164
\$3,000 to \$5,000: Thomas S. Adams, H. F. Chase; Engineer, Gardener; 19 names not given.....96,212
31 \$2,000 claims.....63,500
68 \$1,000 claims.....68,000
Industrial: Co. No. 1, 791 claims.....193,419

NEWINGTON—\$21,000

Name not given.....7,600
Retired.....3,003
1 claim.....2,000

NEW LONDON—\$260,000

\$12,000 to \$15,000: Henry O. Hawthorne
\$8,000 to \$12,000: Samuel Sulman; 3 names not given.....39,391
Name not given.....3,000
1 claim.....2,000
4 \$1,000 claims.....4,002
Industrial: Co. No. 1, 134 claims.....32,062

NORTON—\$53,000

Name not given.....45,000
1 claim.....2,000

NORTHFORD—\$17,000

Secretary.....5,002
2 \$2,000 claims.....4,000

NORTH HAVEN—\$29,000

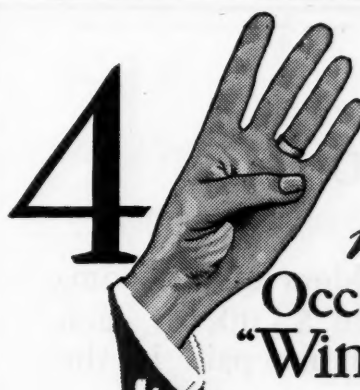
Name not given.....10,000

NORWALK—\$237,000

Name not given.....50,000
\$8,000 to \$12,000: Artist; 1 name not given.....20,097
\$3,000 to \$5,000: J. T. Arnold; 1 name not given.....8,000
3 \$2,000 claims.....6,964
7 \$1,000 claims.....7,500

Great Comfort to Know of Husband's Thoughtfulness

MORAVIA, CAL.—It was a great comfort to know that, owing to my husband's thoughtfulness, we were able to meet all outstanding bills—hospital expenses, doctor bills, funeral, etc., and with the small amount I am able to earn I can see my two younger daughters through high school, and my second daughter through college, and also give some aid to my married daughter. I carry all the insurance I can on myself, also on each of the girls who are at home.—Name withheld.



4 reasons why
Occidental Life is
"Winning the West"

1. Highly-salable life insurance policy forms.
2. A company of unquestioned financial stability.
3. A highly-satisfactory, liberal agency bonus contract.
4. An outstanding advertising program that furnishes real live leads.

Here are the four reasons why the Occidental Life Insurance Company of California has just concluded a banner year—why it will win still higher production marks during 1934.

Agencies now in western states, Alaska, Canada, Hawaiian Islands and treaty ports of China. Openings available for live and aggressive agencies and men.

Occidental Life Insurance Company
of California

Old Line Legal Reserve Life, Accident, Health

Home Office, 548 S. Spring St., Los Angeles, Calif.
V. H. Jenkins, Vice President, in charge of production.

CONNECTICUT—Continued

NORWICH—\$218,000	
\$15,000 to \$20,000: 2 names not given.....	43,194
Name not given.....	8,000
\$3,000 to \$5,000: 4 names not given.....	20,000
4 \$2,000 claims.....	8,000
7 \$1,000 claims.....	7,000
OLD GREENWICH—\$13,000	
Name not given.....	10,000
PORTLAND—\$39,000	
\$3,000 to \$12,000: 2 names not given.....	20,000
Name not given.....	5,000
3 \$1,000 claims.....	3,010
SEYMOUR—\$41,000	
Name not given.....	14,000
\$3,000 to \$5,000: 2 names not given.....	6,000
2 \$2,000 claims.....	4,000
3 \$1,000 claims.....	5,000
SHARON—\$51,000	
Name not given.....	24,934
Name not given.....	20,000
Stock Broker.....	5,063
SHELTON—\$125,000	
Name not given.....	50,000
\$3,000 to \$5,000: Michael Belchak; 4 names not given.....	16,394
2 \$2,000 claims.....	4,000
5 \$1,000 claims.....	5,002
SOUND BEACH—\$26,000	
Name not given.....	25,000
SOUTH LYME—\$12,000	
\$3,000 to \$12,000: J. J. Van Schoach.....	
SOUTH MANCHESTER—\$42,000	
Name not given.....	10,129
Name not given.....	3,000
2 \$2,000 claims.....	4,000
5 \$1,000 claims.....	5,000
STAMFORD—\$470,000	
A. C. Scofield, Jr.....	35,000
Name not given.....	30,000
Name not given.....	15,000
\$8,000 to \$12,000: H. Alswanger; 2 names not given.....	30,360
\$5,000 to \$8,000: Builder; 1 name not given.....	10,575
\$3,000 to \$5,000: Richard A. Sorgatz; 2 names not	

given.....	13,000
10 \$1,000 claims.....	11,200
Industrial: Co. No. 1, 232 claims.....	64,855
STONINGTON—\$25,000	
Name not given.....	10,000
1 claim.....	2,020
1 claim.....	1,018
STRATFORD—\$162,000	
\$20,000 to \$25,000: Bert Crump.....	
Name not given.....	15,500
\$3,000 to \$5,000: Frank D. Guggenheim; 1 name not given.....	8,000
5 \$2,000 claims.....	10,000
5 \$1,000 claims.....	5,000
THOMASTON—\$51,000	
Name not given.....	8,000
\$3,000 to \$5,000: Joseph Sholtes.....	
1 claim.....	2,000
2 \$2,000 claims.....	2,096
TORRINGTON—\$144,000	
Name not given.....	10,000
Name not given.....	7,500
\$3,000 to \$5,000: Wm. E. Nevin; 3 names not given.....	16,210
3 \$1,000 claims.....	3,400
VERNON—\$34,000	
Company Employee.....	20,082
WAREHOUSE POINT—\$15,000	
Name not given.....	13,000
WALLINGFORD—\$66,000	
\$3,000 to \$12,000: 2 names not given.....	20,000
1 claim.....	2,000
WATERBURY—\$1,255,000	
Name not given.....	100,826
Name not given.....	30,000
Name not given.....	27,000
President and Manager, 20,028 \$8,000 to \$12,000: Albert H. Mills; 2 names not given.....	38,038
\$5,000 to \$8,000: Mary E. Delahanty; 2 names not given.....	18,975
\$3,000 to \$5,000: Superintendent; 8 names not given.....	39,122
13 \$2,000 claims.....	26,000
27 \$1,000 claims.....	27,000
Industrial: Co. No. 1, 539	

claims.....	144,497
WATERTOWN—\$28,000	
Teacher.....	13,052
Merchant.....	5,131
1 claim.....	2,000
WAUREGAN—\$12,000	
Name not given.....	10,000
WEST HARTFORD—\$862,000	
W. H. Hall.....	245,000
Name not given.....	190,307
Name not given.....	60,000
Name not given.....	50,000
Name not given.....	25,312
\$20,000 to \$25,000: 3 names not given.....	68,500
Name not given.....	20,000
\$12,000 to \$15,000: E. B. Hill.....	
\$8,000 to \$12,000: 4 names not given.....	41,500
\$5,000 to \$8,000: W. J. Hickmott; 2 names not given.....	22,409
\$3,000 to \$5,000: Carl E.	

Carlson; 3 names not given.....	17,000
1 claim.....	2,500
11 \$1,000 claims.....	11,000
WEST HAVEN—\$123,000	
\$15,000 to \$20,000: Frank Milano; 1 name not given.....	35,090
6 \$1,000 claims.....	6,000
WETHERSFIELD—\$71,000	
Name not given.....	10,000
4 \$1,000 claims.....	4,000
WILLIMANTIC—\$83,000	
Name not given.....	22,548
1 claim.....	2,000
8 \$1,000 claims.....	8,200
WILTON—\$43,000	
\$8,000 to \$12,000: 2 names not given.....	20,000
Broker.....	7,392
1 claim.....	2,000
1 claim.....	1,123

DELAWARE

Total Payments in State.....	\$9,800,000
Decrease in Payments in 1933.....	\$400,000
Percentage of Decrease.....	4%
Rank in Payments among States.....	41st
Rank in Population.....	48th
Payments Per Capita.....	\$41.15

BISHOPVILLE—\$6,000	
\$3,000 to \$5,000: Jas. Moore.....	
COOCH'S BRIDGE—\$6,000	
Name not given.....	5,000
DELAWARE CITY—\$223,000	
Banker.....	151,117
\$15,000 to \$20,000: 2 names not given.....	40,000
\$12,000 to \$15,000: 2 names not given.....	30,000
DELMAR—\$13,000	
Name not given.....	3,000
1 claim.....	2,540
1 claim.....	1,000
HOCKESSIN—\$11,000	
Name not given.....	10,000
KENTON—\$13,000	
Name not given.....	3,000

1 claim.....	2,000
LAUREL—\$29,000	
\$3,000 to \$5,000: Jas. Anderson, Twilley T. Risdon.....	8,000
3 \$2,000 claims.....	6,022
1 claim.....	1,000
MILFORD—\$33,000	
Retired.....	15,018
Name not given.....	6,340
1 claim.....	2,500
NEWARK—\$47,000	
\$20,000 to \$25,000: Raymond L. Burnett.....	
Name not given.....	12,000
2 \$1,000 claims.....	2,009
NEW CASTLE—\$28,000	
\$3,000 to \$5,000: Julius Dodd; Physician.....	8,674
1 claim.....	1,000
REHOBOTH BEACH—\$11,000	
\$3,000 to \$5,000: 2 names not given.....	10,000
SEAFORD—\$22,000	
Name not given.....	7,000
Name not given.....	3,000
1 claim.....	2,000
2 \$1,000 claims.....	2,000
WILMINGTON—\$1,677,000	
Name not given.....	110,334
Name not given.....	12,500
\$8,000 to \$12,000: Contractor, Retired; 6 names not given.....	79,773
\$5,000 to \$8,000; 3 names not given.....	19,500
\$3,000 to \$5,000: 7 names not given.....	26,605
8 \$2,000 claims.....	16,000
16 \$1,000 claims.....	16,000
Industrial: Co. No. 1, 38 claims.....	9,008
Industrial: Co. No. 3, 49 claims.....	8,828
Industrial: Co. No. 8, 157 claims.....	28,023
Industrial: Co. No. 11, 4,937	

DISTRICT OF COLUMBIA

Total Payments in State.....	\$15,405,000
Decrease in Payments in 1933.....	\$8,600,000
Percentage of Decrease.....	36%
Rank in Payments among States.....	38th
Rank in Population.....	41st
Payments Per Capita.....	\$31.60

WASHINGTON—\$15,405,000	
Name not given.....	245,000
Name not given.....	150,000
Harry M. O'Brien.....	61,000
Sol Herzog.....	56,000
Congressman.....	57,760
Naval Architect.....	55,755
Name not given.....	48,000
Name not given.....	45,000
David E. Cummins.....	42,500
Name not given.....	41,000
Real Estate Salesman.....	37,750
Name not given.....	37,500
William N. Doak.....	34,000
Max Needle.....	30,000
\$20,000 to \$25,000: Edward Cooper; Vice-Pres. of Bank; 8 names not given.....	230,704
\$15,000 to \$20,000: Henry Miller, Theodore P. Noyes; Company Manager; 1 name not given.....	71,167
\$12,000 to \$15,000: Charles F. Lanman, Edgar A. McCulloch, Emmett E. Newcomer, John D. Moorhead; 6 names not given.....	143,000
\$8,000 to \$12,000: Charles F. Trotter, Michael A. Rattigan, Harold H. Clark, Frank J. Walters,	

James K. Mebane, John A. McCarthy; Engineer, Congressman; 27 names not given.....	362,089
\$5,000 to \$8,000: Herbert C. Haie, Samuel B. Well, Robert L. Waters, Thomas F. Smith, Robt. O. Rudd; Secretary, Attorney, Concert Singer, Music Teacher, Foreman, 3 Retired; 16 names not given.....	176,682
\$3,000 to \$5,000: Walter Lee Pike, Flossie A. Beck, Thomas J. Walsh, Lewis Stark, Bert Russell, William F. Price, Wm. V. McCray, W. V. Boyle, Bernard B. Barr; Merchant, Auditor, Manager; 63 names not given.....	320,748
98 \$2,000 claims.....	199,350
443 \$1,000 claims.....	443,000
Industrial: Co. No. 3, 64 claims.....	13,285
Industrial: Co. No. 4, 192 claims.....	53,254
Industrial: Co. No. 5, 24 claims.....	6,334
Industrial: Co. No. 7, 33 claims.....	5,909
Industrial: Co. No. 11, 114,233 claims.....	1,452

FLORIDA

Total Payments in State.....	\$30,600,000
Rank in Payments among States.....	27th
Rank in Population.....	31st
Payments Per Capita.....	\$20.85

APOKA—\$14,000	
\$3,000 to \$12,000: Oscar V. Wiggs.....	
1 claim.....	2,500
ARCADIA—\$19,000	
\$5,000 to \$8,000: David C. Ryan.....	
\$3,000 to \$5,000: Henry V. Turner.....	
1 claim.....	2,000
AVON PARK—\$38,000	
Thomas B. Windsor.....	31,262
1 claim.....	1,500
BARTOW—\$37,000	
\$3,000 to \$5,000: Christopher W. Ballard; 1 name not given.....	7,084
5 \$1,000 claims.....	5,000
Industrial: Co. No. 12, 3 claims.....	287
CLEARWATER—\$69,000	
\$3,000 to \$5,000: 4 names not given.....	16,203
6 \$1,000 claims.....	6,600
COCOA—\$21,000	
Name not given.....	11,000
1 claim.....	2,000
CORAL GABLES—\$68,000	
\$12,000 to \$15,000: Edmund B. Funston.....	
\$8,000 to \$12,000: 3 names not given.....	23,167
\$3,000 to \$5,000: 2 names not given.....	9,443
3 \$1,000 claims.....	3,000
DADE CITY—\$35,000	
Name not given.....	20,000
DAYTONA BEACH—\$162,000	
Laundry Merchant.....	3,025
2 \$1,000 claims.....	2,000
DAYTONA BEACH—\$162,000	
Clarence M. Rogers.....	32,000
Name not given.....	10,000
\$3,000 to \$5,000: John R. Corbett; 3 names not given.....	18,573
3 \$2,000 claims.....	7,009
DE FUNIAK SPRINGS—\$43,000	
\$5,000 to \$8,000: Mrs. Mary C. Cawthon.....	
Laborer.....	2,531
2 \$2,000 claims.....	4,000
1 claim.....	1,000
DE LAND—\$51,000	
Name not given.....	10,000
\$3,000 to \$5,000: 4 names not given.....	16,000
2 \$2,000 claims.....	4,000
1 claim.....	1,000
ELKTON—\$13,000	
\$8,000 to \$12,000: Morris L. Grimes.....	
GAINESVILLE—\$110,000	
\$8,000 to \$12,000: Ivey P. Timmons; Lumber Business.....	22,011
\$5,000 to \$8,000: W. E. Fowler; Automobile Salesman.....	13,030
Salesman.....	4,010
2 \$2,000 claims.....	4,000
1 claim.....	1,000
HAINES CITY—\$201,000	
Manufacturer.....	90,749
Name not given.....	50,000
Name not given.....	25,000
Name not given.....	10,000
\$3,000 to \$5,000: Ernest Jaeger.....	
1 claim.....	1,000
HASTINGS—\$17,000	
Name not given.....	10,000
1 claim.....	2,475
HOLLY HILL—\$19,000	
Name not given.....	10,000
1 claim.....	2,037
1 claim.....	1,000
JACKSONVILLE—\$1,746,000	
Name not given.....	58,220
Name not given.....	26,500
\$20,000 to \$25,000: Robt. J. Rivers.....	
\$15,000 to \$20,000: Wilkie J. Schell, Cornelius F. Jones; 2 names not given.....	67,900
Name not given.....	14,196
\$8,000 to \$12,000: John M. Wiggins, Wm. R. Frazier; Manager, Real Estate; 8 names not given.....	205,877
\$5,000 to \$8,000: Hugh W. Drane; Real Estate, County Engineer, Manager, Proprietor; Broker,	

4 to 1

Living policyholders of this company have received \$4.00 for each \$1.00 in death claims paid in the past five years.

Dividends have exceeded death claims by more than \$500,000 in the past 29 years.

Matured Endowments have exceeded death claims for the past five years by more than \$200,000.

THE MIDLAND MUTUAL LIFE INSURANCE CO.
Columbus, Ohio

Great Relief and Help in Old Age to Have Insurance Income

WEST PALM BEACH, FLA.—If it hadn't been for the \$3,000 life insurance which my husband left I would have had to borrow for the funeral expenses. This insurance was paid in full eight days after his death. It has also enabled me to take out on myself two annuity policies for \$1,000 each maturing in five years. It is a great relief at my age of 59 years to know that the insurance, although small, will be a great help in my old age, when I can no longer tend to business and it will be most needed.—Mrs. Thomas L. Krush.

Sorrow Can't Be Prevented But Life Insurance Can Avert Tragedy

WASHINGTON, D. C.—I have had some small amount of luck writing fiction, but never a big story before. The appeal to express one's ideas on the subject of insurance and its benefits is too great to let pass, especially after my own experience.

Benefits. A word that cannot be used enough in connection with insurance.

Two years ago if I had been asked "What do you know about insurance?" My answer would have been the same as if they had asked "What can you do?" The answer in both cases being "Nothing." But that was two years ago. It seems a life time.

My father's passing after a few days illness was a shock to all as he was not only a comparatively young man, but the wiry type that one never seems to think of as ever being sick. He left a widow, a spoiled only child, a nice house with a first and second trust on it, a nice car not completely paid for, a few miscellaneous bills, and \$13,000 in insurance.

There were court costs and funeral expenses. It was almost unbelievable the things that managed to happen. The dining room ceiling fell, crushing the radio, we blew all the fuses putting a light in a socket with a short circuit—minor things compared to the unrest that seethed in financial circles in February of 1933 just before the bank holiday.

But the draft covering the insurance arrived. We had been advised to pay off our second trust, leaving a first in the case that we happened to want to sell our house in a hurry and yet not being too great an amount to carry. That left us with \$10,000 to invest.

I am telling about the things we did do, not the things we would have to have done if their had not been insurance. Needless to say, we would have lost our home and my mother, as well as myself, would have had to have gone out to hunt work at a time when jobs were almost impossible to get and positions a word of the past. Even the "depression" though had its advantages, if one were able to afford the opportunity, as we were able to invest in the country's soundest securities at rock bottom prices.

I took a business course and now I am an employee of the United States government as a stenographer, which says worlds in a few words. We have our home, our car, our friends. Security.

I only wish that this little article could impress all that no matter how small the amount of insurance, it will provide that interlude that is necessary to accustom oneself to the enforced change in your life. Although we cannot prevent sorrow at the passing of our loved ones, insurance can avert tragedy.—Miss Kay Moorhead.

MOUNT DORA—\$165,000

Edwin E. Truskett.....154,626

NAPLES—\$34,000

Retired.....25,104

Name not given.....7,080

OCALA—\$82,000

Emanuel Henry Martin.....44,830

Name not given.....3,830

ORLANDO—\$193,000

Name not given.....10,000

Retired.....5,956

Name not given.....4,583

7 \$2,000 claims.....14,000

7 \$1,000 claims.....7,000

Industrial: Co. No. 5, 11

claims.....2,978

OVIDO—\$20,000

\$12,000 to \$15,000: Luther

P. Mills.....1,000

1 claim.....1,000

PALM BEACH—\$159,000

Stock Broker.....100,283

Name not given.....12,388

Name not given.....5,442

\$3,000 to \$5,000: 2 names

not given.....8,533

2 \$2,000 claims.....4,500

2 \$1,000 claims.....2,000

PANAMA CITY—\$48,000

\$8,000 to \$12,000: Charles

T. Porter.....4,016

Tax collector.....4,016

PASS A GRILLE BEACH—\$132,000

Director.....130,827

PENSACOLA—\$180,000

\$12,000 to \$15,000: Emmett

P. Wilson.....8,000

\$3,000 to \$5,000: John O.

Traxler; 4 names not

given.....19,176

8 \$1,000 claims.....8,584

Industrial: Co. No. 5, 13

claims.....4,490

PERRY—\$52,000

Name not given.....25,600

\$8,000 to \$12,000: Forrest

L. Lipscomb.....5,040

Farmer.....2,000

1 claim.....2,000

PINECASTLE—\$27,000

\$20,000 to \$25,000: Paul O.

Meredith.....1,000

1 claim.....1,000

PLANT CITY—\$40,000

Name not given.....5,000

1 claim.....2,000

3 \$1,000 claims.....3,000

PUNTA GARDIA—\$67,000

Name not given.....50,000

\$12,000 to \$15,000: Edgar

W. Rountree.....118,353

\$8,000 to \$12,000: Paul

James Neeley, Angus L.

Hanson.....22,120

2 \$2,000 claims.....4,000

ROCK BLUFF—\$14,000

\$8,000 to \$12,000: Wm. Mc-

Mullian.....10,036

Garage Attendant.....2,000

1 claim.....2,000

2 \$1,000 claims.....2,000

SAINT PETERSBURG—\$747,000

Name not given.....62,500

Name not given.....43,000

Herman A. Dann.....42,000

Name not given.....31,688

Hotel Manager.....30,511

Retired.....25,045

\$20,000 to \$25,000: Joel T.

Campbell.....20,000

Name not given.....15,000

\$8,000 to \$12,000: Salesman;

3 names not given.....32,511

\$5,000 to \$8,000: Arthur T.

Perkins, Bert J. Part-

ridge; 3 Retired, Drink

Distributor; 2 names not

given.....48,641

\$3,000 to \$5,000: Retired; 4

names not given.....20,849

7 \$2,000 claims.....14,000

13 \$1,000 claims.....13,000

SANFORD—\$115,000

Herschel S. White.....90,000

\$3,000 to \$5,000: John

Adams.....4,500

2 \$2,000 claims.....3,000

3 \$1,000 claims.....3,000

SARASOTA—\$59,000

Name not given.....10,000

\$3,000 to \$5,000: Michael

L. Russell; James N.

Ridley; Accountant; 2

names not given.....19,175

2 \$2,000 claims.....4,000

2 \$1,000 claims.....2,002

SOUTH JACKSONVILLE—\$57,000

Name not given.....19,000

TALLAHASSEE—\$123,000

\$25,000 to \$30,000: Wm. T.

Mash.....12,978

\$15,000 to \$20,000: Christo-

pher C. Hobbs.....1,000

\$5,000 to \$8,000: Jehiel L.

White.....4,574

Chief Clerk.....2,670

1 claim.....6,000

6 \$1,000 claims.....6,000

TAMPA—\$1,279,000

\$20,000 to \$25,000: Dudley

P. Towne, Wm. E. Mc-

Andrew.....45,000

Name not given.....12,500

\$8,000 to \$12,000: Clyde S.

Rights, Donald P. Starr;

3 names not given.....62,600

\$5,000 to \$8,000: 2 names

not given.....15,000

\$3,000 to \$5,000: Bertha M.

Serrano, John Walter

Daniels, J. F. Brorein,

Ulmer C. Graham; 2

Lumber Dealers, Man-

ager, 6 names not

given.....53,051

10 \$2,000 claims.....20,000

27 \$1,000 claims.....27,000

Industrial: Co. No. 5, 64

claims.....16,220

Industrial: Co. No. 12, 10

claims.....4,583

WEST PALM BEACH—\$226,000

\$20,000 to \$25,000: Robert

C. Baker.....13,748

Name not given.....10,000

Name not given.....5,437

\$3,000 to \$5,000: Thomas

L. Krush; 3 names not

given.....15,000

3 \$2,000 claims.....6,000

3 \$1,000 claims.....3,000

WINTER GARDEN—\$41,000

\$20,000 to \$25,000: Daniel

McKinnon.....4,500

2 \$2,000 claims.....1,000

1 claim.....1,000

Industrial: Co. No. 12, 1

claim.....216

GEORGIA

Total Payments in State.....\$49,500,000

Decrease in Payments in 1933.....\$400,000

Percentage of Decrease.....1%

Rank in Payments among States.....16th

Rank in Population.....15th

Payments Per Capita.....\$17.05

ADEL—\$14,000

\$2,000 to \$5,000: 2 names

not given.....8,000

2 \$1,000 claims.....2,154

ALBANY—\$124,000

Name not given.....39,000

Retired.....5,025

\$3,000 to \$5,000: John C.

Hind.....2,000

1 claim.....4,000

Industrial: Co. No. 5, 30

claims.....8,585

AMERICUS—\$95,000

\$15,000 to \$20,000: Baker R.

Boyd.....12,000

\$12,000 to \$15,000: James

L. Clawson.....5,000

Name not given.....6,000

3 \$2,000 claims.....1,000

1 claim.....1,000

ASHBURN—\$15,000

Name not given.....10,000

1 claim.....1,000

ATHENS—\$332,000

Name not given.....185,200

Name not given.....15,000

\$8,000 to \$12,000: 3 names

not given.....30,866

President of Bank.....5,029

\$3,000 to \$5,000: 3 names

not given.....13,755

5 \$2,000 claims.....10,023

4 \$1,000 claims.....4,031

Industrial: Co. No. 5, 34

claims.....9,353

Industrial: Co. No. 12.....2,791

ATLANTA—\$1,955,000

Name not given.....250,000

Name not given.....136,000

B. H. Jones.....120,000

John D. Davis, Jr.....115,000

Name not given.....100,000

Name not given.....89,000

Banker.....75,280

Name not given.....68,000

Name not given.....60,000

Name not given.....55,000

1934

Another Progress Year for Country Life

First Six Months Show Big Gain

AS we close June of 1934 we find that only two other months of the Company's existence did we do more business than we did in June this year. With considerably more than Two Million of business for the month, we are more than 70% ahead of the same six months' period of 1933 for gain in force.

Our lapse has dropped to a point approximately half what it was for the same six months' period of '33.

With a total in force now of approximately Sixty Million Dollars, and this all put on the books in the sixty-four months' period of our actual operation, and in one State (for we only operate in Illinois), we are indeed gratified with the performance of an agency force that has responded to our drive against depression.

Country Life Insurance Company's investments are now 95% in Government, State and Municipal bonds. Its excellent liquid position, and its fine portfolio are in keeping with its outstanding position in the acquisition field.

We have never had a month since organization that we have not made a gain in force.

We have our sights set for TWENTY MILLION new business in 1934.

L. A. WILLIAMS
General Manager

COUNTRY LIFE
INSURANCE COMPANY
608 South Dearborn Street
CHICAGO, ILLINOIS

FLORIDA—Continued

Retired; 1 name not

given.....49,665

\$3,000 to \$5,000: J. Mayes

Parsons, Leonidas C.

Moore, Henry G. White;

Railway Clerk, Bank

GEORGIA—Continued

9 \$2,000 claims.....	18,000
18 \$1,000 claims.....	18,000
Industrial: Co. No. 4, 98	
claims.....	28,485
Industrial: Co. No. 5, 25	
claims.....	7,164
Industrial: Co. No. 6, 63	
claims.....	10,256
Industrial: Co. No. 12, 6,328	
AVALON—\$18,000	
Name not given.....	10,000
Automobile Dealer.....	3,057
1 claim.....	1,000
BAINBRIDGE—\$97,000	
\$8,000 to \$12,000: Boen E. Belcher; Merchant.....	21,009
Name not given.....	6,137
\$3,000 to \$5,000: Edgar T. Hines, Jessie M. McNair, Jean A. Dickenson.....	10,955
1 claim.....	2,500
BALL GROUND—\$25,000	
Name not given.....	15,000
Name not given.....	5,000
1 claim.....	1,000
BARNESVILLE—\$33,000	
4 \$2,000 claims.....	8,000
3 \$1,000 claims.....	3,000
BAXLEY—\$18,000	
\$12,000 to \$15,000: Robert L. Lewis.....	
BLAKELY—\$48,000	
Name not given.....	33,000
3 \$1,000 claims.....	3,000
BLITHE—\$21,000	
\$8,000 to \$12,000: Francis M. Hurst.....	
1 claim.....	2,000
1 claim.....	1,056
BRUNSWICK—\$178,000	
W. H. Parker.....	37,500
Real Estate.....	24,589
Retail Furniture.....	8,057
Owner of Bakery.....	6,099
\$3,000 to \$5,000: Joseph S. Terremote; School Manager.....	8,043
5 \$2,000 claims.....	10,000
3 \$1,000 claims.....	2,000
Industrial: Co. No. 12, 4,048	
CAIRO—\$29,000	
Manufacturer.....	5,770
\$3,000 to \$5,000: 2 names not given.....	9,582
CANTON—\$35,000	
Name not given.....	10,131
Name not given.....	5,000
1 claim.....	1,009
Industrial: Co. No. 12, 291	
CARROLLTON—\$46,000	
\$3,000 to \$5,000: John D. Powers; 1 name not given.....	14,595
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,242
CARTERSVILLE—\$50,000	
\$5,000 to \$8,000: J. V. Stanford.....	
\$3,000 to \$5,000: Edward Strickland; 1 name not given.....	9,538
1 claim.....	1,000
Industrial: Co. No. 12, 1,483	
CLEM—\$22,000	
\$8,000 to \$12,000: Solomon L. Holloway.....	
2 \$2,000 claims.....	4,000
1 claim.....	1,000
COLLEGE PARK—\$45,000	
Name not given.....	21,500

Name not given.....	19,217
5 \$1,000 claims.....	5,000
COLUMBUS—\$681,000	
Name not given.....	158,081
Name not given.....	33,193
Name not given.....	32,000
\$15,000 to \$20,000: 3 names not given.....	53,672
\$8,000 to \$12,000: Retired; 3 names not given.....	40,022
\$5,000 to \$8,000: Salesman, Petired; 1 name not given.....	17,712
\$3,000 to \$5,000: Physician; 1 name not given.....	7,299
7 \$2,000 claims.....	14,500
5 \$1,000 claims.....	5,000
Industrial: Co. No. 4, 60	
claims.....	11,968
Industrial: Co. No. 5, 31	
claims.....	5,704
Industrial: Co. No. 3, 119	
claims.....	14,880
Industrial: Co. No. 12, 10,857	
DAWSON—\$59,000	
\$5,000 to \$8,000: Warehouseman, Farmer.....	10,500
\$3,000 to \$5,000: 4 names not given.....	19,000
5 \$2,000 claims.....	10,000
DECATUR—\$141,000	
Name not given.....	10,000
\$5,000 to \$8,000: E. M. Paitillo; Bookkeeper.....	12,017
\$3,000 to \$5,000: 2 names not given.....	9,192
5 \$2,000 claims.....	10,000
6 \$1,000 claims.....	6,000
DOERUN—\$17,000	
Name not given.....	15,000
DONALDSONVILLE—\$38,000	
Lewis E. Hay.....	33,500
1 claim.....	1,000
DOUGLAS—\$13,000	
\$8,000 to \$12,000: Moses Griffin.....	
DUBLIN—\$137,000	
Name not given.....	35,000
\$20,000 to \$25,000: Horace A. Knight.....	
\$3,000 to \$5,000: 4 names not given.....	19,000
Industrial: Co. No. 12, 1,460	
DUDLEY—\$17,000	
\$8,000 to \$12,000: Thomas J. Gilbert.....	
2 \$1,000 claims.....	2,000
ELBERTON—\$46,000	
\$3,000 to \$5,000: Clyde Deadwyler; 2 names not given.....	11,000
1 claim.....	2,000
5 \$1,000 claims.....	5,000
FITZGERALD—\$73,000	
William J. Lewis.....	35,000
\$8,000 to \$12,000: 2 names not given.....	20,000
\$3,000 to \$5,000: 2 names not given.....	10,000
3 \$1,000 claims.....	3,500
FORT BENNING—\$15,000	
Name not given.....	10,000
1 claim.....	1,000
FORT VALLEY—\$46,000	
Name not given.....	11,561
Name not given.....	3,000
1 claim.....	1,000
GAINESVILLE—\$108,000	
Name not given.....	25,000
\$3,000 to \$5,000: 2 names not given.....	10,000
Industrial: Co. No. 12, 1,190	



Careful financial planning through life insurance will save your boy from hardship and guarantee him adequate education.

GREENVILLE—\$36,000

Farmer.....	20,048
\$3,000 to \$5,000: Allie F. Strozier.....	
4 \$1,000 claims.....	6,000
GRIFFIN—\$206,000	
Name not given.....	86,395
President of Mill.....	30,742
\$3,000 to \$5,000: 2 names not given.....	6,000
6 \$2,000 claims.....	13,500
6 \$1,000 claims.....	6,000
Industrial: Co. No. 4, 43	
claims.....	9,804
HARRISON—\$43,000	
\$8,000 to \$12,000: 2 names not given.....	17,783
\$5,000 to \$8,000: Elijah S. Peacock; 1 name not given.....	12,000
Name not given.....	4,987
3 \$1,000 claims.....	3,000
HARTWELL—\$37,000	
\$12,000 to \$15,000: A. S. Richardson.....	
4 \$2,000 claims.....	8,500
3 \$1,000 claims.....	3,000
HAWKINSVILLE—\$21,000	
Name not given.....	10,000
2 \$1,000 claims.....	2,000
JASPER—\$45,000	
Benjamin F. Perry.....	40,000
Name not given.....	3,000
LA GRANGE—\$381,000	
Name not given.....	32,760
Retired.....	25,278
Name not given.....	20,000
Name not given.....	5,000
3 \$2,000 claims.....	6,000
5 \$1,000 claims.....	5,000
Industrial: Co. No. 4, 45	
claims.....	8,011
Industrial: Co. No. 5, 24	

MACON—\$1,068,000

Name not given.....	82,205
Name not given.....	30,500
Name not given.....	30,000
Name not given.....	21,000
Name not given.....	15,776
\$12,000 to \$15,000: Joseph B. Riley; 1 name not given.....	25,000
Name not given.....	10,000
\$3,000 to \$5,000: Tom Combs; 14 names not given.....	67,203
6 \$2,000 claims.....	12,000
9 \$1,000 claims.....	9,000
Industrial: Co. No. 4, 65	
claims.....	17,129
Industrial: Co. No. 5, 26	
claims.....	6,918
Industrial: Co. No. 6, 165	
claims.....	24,451
Industrial: Co. No. 12, 4,849	
MARIETTA—\$173,000	
Name not given.....	100,000
Name not given.....	17,500
Name not given.....	3,000
1 claim.....	2,500
Industrial: Co. No. 12, 1,324	
MATTHEWS—\$17,000	
\$8,000 to \$12,000: Arthur A. Jones.....	
1 claim.....	1,000
MIDDLETON—\$23,000	
Name not given.....	10,000
Name not given.....	3,000
1 claim.....	2,000
MILLEDGEVILLE—\$87,000	
\$15,000 to \$20,000: Lucas D. Smith.....	
\$5,000 to \$8,000: 2 names not given.....	11,134
Name not given.....	3,000
9 \$1,000 claims.....	9,600
MILLEN—\$47,000	
\$12,000 to \$15,000: Joseph F. Applewhite.....	
\$5,000 to \$8,000: Homer Mashburn, Henry R. Lewis.....	15,000
\$3,000 to \$5,000: Roy O. Brinson; 1 name not given.....	8,000
1 claim.....	1,007
MONROE—\$42,000	
Name not given.....	27,000
Name not given.....	5,000
1 claim.....	2,000
MONTEZUMA—\$27,000	
\$20,000 to \$25,000: C. L. DeVaughn.....	
Farmer.....	10,850
Name not given.....	5,000
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,000
NEWMAN—\$96,000	
Name not given.....	25,000
\$5,000 to \$8,000: Ira E. C. W. Smith.....	
4 \$1,000 claims.....	4,000
Industrial: Co. No. 12, 2,326	
NEWTON—\$14,000	
\$8,000 to \$12,000: Robert L. Hall.....	
ROCKMART—\$17,000	
\$3,000 to \$5,000: Clifton G. Mundy; 1 name not given.....	10,000
1 claim.....	1,000
ROME—\$301,000	
Joe P. Glover.....	41,000
\$8,000 to \$12,000: 3 names not given.....	31,340
\$3,000 to \$5,000: 2 names not given.....	10,000
4 \$2,000 claims.....	9,000
2 \$1,000 claims.....	2,084

SAMPSON—\$31,000

\$25,000 to \$30,000: Alter V. Sawyer.....	
SAVANNAH—\$1,537,000	
Name not given.....	37,870
Name not given.....	32,000
Name not given.....	21,412
\$15,000 to \$20,000: 2 names not given.....	39,500
\$8,000 to \$12,000: Andieu J. Cobb, R. T. Nehervis; Retired, Superintendent; 6 names not given.....	94,175
\$5,000 to \$8,000: Stephen E. Parris, J. A. Pruitt; Druggist; 3 names not given.....	47,863
\$3,000 to \$5,000: Alexander P. Solomon, Charles T. Burns, Ida H. Powers; Retired, Company Presi-	

dent, Water Works President, Insurance Business; 20 names not given.....	110,013
28 \$2,000 claims.....	56,000
23 \$1,000 claims.....	23,000
Industrial: Co. No. 4, 90	
claims.....	30,108
Industrial: Co. No. 5, 24	
claims.....	6,530
Industrial: Co. No. 6, 54	
claims.....	9,506
Industrial: Co. No. 12, 11,214	
SHELLMAN—\$24,000	
Name not given.....	10,050
Merchant.....	5,037
Name not given.....	5,000
1 claim.....	1,037
SPARKS—\$23,000	
\$8,000 to \$12,000: Lewis M. Williams.....	
\$3,000 to \$5,000: 2 names not given.....	10,000
SPARTA—\$25,000	
Name not given.....	10,000
Name not given.....	3,000
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,000
STONE MOUNTAIN—\$12,000	
\$3,000 to \$5,000: 2 names not given.....	10,000
THOMASTVILLE—\$375,000	
Guy D. Goff.....	225,000
Lumber Dealer.....	46,519
\$8,000 to \$12,000: William J. Upchurch; 1 name not given.....	22,000
Insurance Business.....	5,001
\$3,000 to \$5,000: Edwin K. James; 2 names not given.....	12,073
1 claim.....	2,000
7 \$1,000 claims.....	7,100
Industrial: Co. No. 12, 1,369	
TRENTON—\$12,000	
Name not given.....	10,000
VALDOSTA—\$194,000	
James A. Dasher.....	38,000
\$25,000 to \$30,000: Roscoe Rouse.....	
Name not given.....	21,655
Plumber.....	8,088
Name not given.....	8,000
1 claim.....	2,000
9 \$1,000 claims.....	9,000
Industrial: Co. No. 12, 3,257	
VERNON VIEW—\$14,000	
Name not given.....	12,500
WARRENTON—\$28,000	
\$15,000 to \$20,000: Marion L. Felt.....	
\$3,000 to \$5,000: Hugh B. Cason.....	
WAYCROSS—\$68,000	
\$5,000 to \$8,000: Wm. T. Cornelius.....	
Name not given.....	5,000

Widow Is Able to Save Entangled Estate With Son's Insurance

GEORGIA.—When my son was 20 years old I insisted upon his taking out a 20-year policy. His father was then worth perhaps \$75,000 in real estate. These hard years and other changes in his father's mercantile business made many losses inevitable and the property decreased in value, although it was considered the most desirable in town, consisting of store buildings, etc. Last year my husband died after a week's illness; not knowing how ill he really was and not being able to think clearly enough to realize how a note that he had had his son endorse would ruin him as well. Of course his estate was so involved that had he been able to see or think clearly he would have tried to save his son's property from loss also. After his father's death my son found that everything was so involved that it could not be saved and that practically everything he had would have to go, except our home and one store that had been allowed me by the court. My son had bought a half interest in a block of stores in which his father was the owner of the other half. He was paying for it with the rents, expecting when cotton went high again to have enough money with what he could borrow from his life insurance, to retire the principal. Well it was too much when he saw that everything he had would go too! His grief for his father and his anxiety to find some way out killed him. I took his, and his father's insurance and bought back the half interest that was his father's as it was sold on the block. I also finished paying for my son's part on the other half interest as well as buying back from the bank some papers, or rather rent notes that they had taken as part payment on my husband's debt to them. I felt that my son's wish would be to have me buy back the property that represented his and his father's life work. I certainly think that life insurance is the best protection one can have for one's loved ones. If it hadn't been for life insurance I would have had a difficult time to make a living, but now I have a comfortable income.—Name withheld.



The Mutual Life
Insurance Company of New York

DAVID K. HOUSTON President

*invites anyone considering engaging
in life insurance field work as a
career to communicate with one of
its managers or*

*Vice President and Manager of Agencies
34 Nassau Street, New York City*

HAVE YOU SEEN "A CAREER IN LIFE INSURANCE"? JUST PUBLISHED, SEND FOR YOUR COPY

GEORGIA—Continued

Industrial: Co. No. 5, 1	
claim.....	265
Industrial: Co. No. 12, 2,479	
claim.....	2,479
WAYNESBORO—\$35,000	
\$8,000 to \$12,000: Vernon E. Attaway	
Name not given.....	3,000
2 \$2,000 claims.....	4,000

1 claim.....	1,000
WAYS STATION—\$14,000	
Naval Stores Operator.....	12,565
WRAYSWOOD—\$12,000	
Farmer.....	10,641
WRIGHTSVILLE—\$59,000	
\$25,000 to \$30,000: Leon A. Lovett	
Name not given.....	4,595
5 \$1,000 claims.....	5,000

IDAHO

Total Payments in State.....	\$5,300,000
Decrease in Payments in 1933.....	\$1,000,000
Percentage of Decrease.....	16%
Rank in Payments among States.....	45th
Rank in Population.....	43rd
Payments Per Capita.....	\$11.85

ALBION—\$7,000

Name not given.....	6,000
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BLACKFOOT—\$23,000

\$5,000 to \$8,000: George F. Hansbrough	
1 claim.....	2,000
1 claim.....	1,000

BOISE—\$146,000

\$5,000 to \$8,000: Wm. F. Smith	
\$3,000 to \$5,000: 3 names not given.....	13,500
7 \$2,000 claims.....	15,000
10 \$1,000 claims.....	10,000

BUHI—\$26,000

\$3,000 to \$5,000: E. A. Parry	
3 \$2,000 claims.....	6,000
1 claim.....	1,138

CALDWELL—\$39,000

Name not given.....	5,085
Name not given.....	4,545
1 claim.....	2,000
1 claim.....	1,000

COEUR D'ALENE—\$42,000

\$3,000 to \$5,000: 2 names not given.....	7,000
2 \$2,000 claims.....	4,060
3 \$1,000 claims.....	3,000

EMMETT—\$27,000

\$8,000 to \$12,000: A. A. McCoy	
2 \$2,000 claims.....	5,000

GEM—\$19,000

\$5,000 to \$8,000: James E. Carr	
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GENESEE—\$7,000

\$3,000 to \$5,000: Isaac Isakson	
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GOODING—\$20,000

\$3,000 to \$5,000: W. A. Harnett	
1 claim.....	2,000
3 \$1,000 claims.....	3,000

IDAHO FALLS—\$63,000

Company Manager.....	25,167
\$12,000 to \$15,000: Joseph Anderson	
\$3,000 to \$5,000: George A. Browning	
2 \$1,000 claims.....	2,500

JEROME—\$18,000

\$3,000 to \$5,000: Oscar E. Olsen	
2 \$2,000 claims.....	4,500

KAMIAH—\$9,000

\$3,000 to \$5,000: Frank Reed	
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KELLOGG—\$57,000

Name not given.....	30,000
\$3,000 to \$5,000: Wm. A. Reid, 1 name not given.....	6,902
2 \$1,000 claims.....	2,000

KIMBERLY—\$23,000

Name not given.....	5,000
3 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,000

LEWISTON—\$79,000

Name not given.....	20,000
\$8,000 to \$12,000: Harry Hal-	

lay, Davis A. Eaves.....	18,750
\$5,000 to \$8,000: Retired; 1 name not given.....	14,035
\$3,000 to \$5,000: Thomas P. O'Connor	
1 claim.....	2,511
2 \$1,000 claims.....	2,016

MERIDIAN—\$33,000

Name not given.....	15,000
\$5,000 to \$8,000: Halbert F. Neal	
1 claim.....	2,000

MONTPELIER—\$20,000

\$5,000 to \$8,000: Franklin L. Jones	
4 \$1,000 claims.....	4,000

MOSCOW—\$42,000

Name not given.....	23,667
3 \$2,000 claims.....	6,200

NAMPA—\$58,000

Lumber Merchant.....	6,047
2 \$2,000 claims.....	4,800
1 claim.....	1,000

PARMA—\$11,000

\$3,000 to \$5,000: Wm. L. Evans; 1 name not given.....	7,082
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PAYETTE—\$29,000

Name not given.....	8,000
Name not given.....	4,500
1 claim.....	1,000

POCATELLO—\$186,000

Name not given.....	26,721
Name not given.....	10,000
\$3,000 to \$5,000: Daniel W. Church, August E. Engstrom, George A. Greene;	
2 names not given.....	17,178
3 \$2,000 claims.....	6,000
2 \$1,000 claims.....	2,000

PRIEST RIVER—\$15,000

Name not given.....	5,000
1 claim.....	2,000

RUPERT—\$32,000

\$15,000 to \$20,000: Wesley Acuff	
2 \$1,000 claims.....	4,000

ST. MARIES—\$14,000

Company Manager.....	5,395
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SAND POINT—\$17,000

\$3,000 to \$5,000: Fred J. Boreman	
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SODA SPRINGS—\$9,000

Farmer.....	3,052
2 \$2,000 claims.....	4,500

TWIN FALLS—\$43,000

\$8,000 to \$12,000: Edward D. Kinney; 1 name not given.....	20,000
Name not given.....	3,833
1 claim.....	2,120
2 \$1,000 claims.....	2,000

WALLACE—\$41,000

Name not given.....	20,000
\$3,000 to \$5,000: Hans E. Rasmussen	
1 claim.....	2,000

WEISER—\$14,000

Name not given.....	5,000
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YELLOW PINE—\$10,000

Name not given.....	7,500
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ILLINOIS

Total Payments in State.....	\$235,500,000
Decrease in Payments in 1933.....	\$20,500,000
Percentage of Decrease.....	8%
Rank in Payments among States.....	3rd
Rank in Population.....	3rd
Payments Per Capita.....	\$30.90

ALLEDALE—\$31,000

Truck Driver.....	6,015
\$3,000 to \$5,000: John G. Trimble	
2 \$2,000 claims.....	4,100

ALTAMONT—\$54,000

John M. Rhodes.....	48,000
2 \$1,000 claims.....	2,000

ALTON—\$295,000

\$12,000 to \$15,000: Gus Melillos	
\$8,000 to \$12,000: Henry C. Ehlers, Wm. F. Lellike; 1 name not given.....	28,677

Retired.....	5,353
\$3,000 to \$5,000: O. S. Stowell, George M. Lewis;	
2 names not given.....	17,671
8 \$2,000 claims.....	16,000
16 \$1,000 claims.....	16,000
Industrial: Co. No. 12, 857	

AMBOY—\$38,000

Name not given.....	9,349
\$3,000 to \$5,000: John C. McKinnon	
2 \$2,000 claims.....	4,000
4 \$1,000 claims.....	4,000

ANTIOCH—\$19,000

Retired.....	7,076
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Husband's Life Insurance Invested in Annuity Which Pays Taxes

POCATELLO, IDAHO—I am a firm believer in life insurance.

I had my home, and it was not incumbered, so I used the money from my late husband's life insurance to buy myself an annuity policy. I get a check once a year in December. That takes care of my taxes on my home and Xmas.—Chloe L. Church.

\$3,000 to \$5,000: Albert N. Tiffany

1 claim.....	1,000
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AREZVILLE—\$58,000

Physician.....	40,609
3 \$2,000 claims.....	6,040

AROMA PARK—\$32,000

\$25,000 to \$30,000: Walter H. Lowe	
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ASHLEY—\$24,000

\$8,000 to \$12,000: Oscar J. Hagebush; 1 name not given.....	20,000
1 claim.....	1,500

ASSUMPTION—\$47,000

\$15,000 to \$20,000: Catherine Norris	
5 \$2,000 claims.....	10,000
1 claim.....	1,000

ATKINSON—\$39,000

Name not given.....	17,500
\$12,000 to \$15,000: John M. Black	
2 \$1,000 claims.....	2,262

ATWOOD—\$50,000

\$8,000 to \$12,000: 3 names not given.....	30,000
\$3,000 to \$5,000: Lealie Lewis; 1 name not given.....	9,015

AURORA—\$498,000

Name not given.....	28,000
Merchant.....	20,093
Name not given.....	10,000
\$5,000 to \$8,000: Clayton E. Fawcett, Harry J. Cooper, Edward W. Hauser.....	19,084
\$3,000 to \$5,000: Wm. T. Biggs, Walfred Carlson, John A. Robbie, Walden C. Miller, Charles H. Lembecke; Barber; 3 names not given.....	41,160
8 \$2,000 claims.....	16,700
20 \$1,000 claims.....	20,200
Industrial: Co. No. 1, 52 claims.....	14,384

AVA—\$30,000

Name not given.....	13,359
3 \$2,000 claims.....	6,700
2 \$1,000 claims.....	2,000

BARRINGTON—\$145,000

Name not given.....	50,076
\$15,000 to \$20,000: 2 names not given.....	40,000
\$8,000 to \$12,000: 2 names not given.....	20,000
Name not given.....	5,000
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,500

BATAVIA—\$35,000

\$8,000 to \$12,000: Farmer; 1 name not given.....	21,170
2 \$1,000 claims.....	2,814

BEARDSTOWN—\$71,000

\$3,000 to \$5,000: John Ottis Hodgins, Charles B. Dunn, Chas. A. Schaeffer.....	10,088
4 \$2,000 claims.....	8,000
3 \$1,000 claims.....	3,990

BELLEVILLE—\$328,000

H. A. Lengfelder.....	76,000
\$8,000 to \$12,000: Contractor; 1 name not given.....	18,034
\$5,000 to \$8,000: Clemence W. Hippard; Real Estate; 2 names not given.....	27,086
\$3,000 to \$5,000: Alfred S. Hueckel, Emil Gell; 6 names not given.....	35,913
3 \$2,000 claims.....	6,000
14 \$1,000 claims.....	14,000

BELVIDERE—\$43,000

Name not given.....	10,000
\$5,000 to \$8,000: Charles H. Turner	
2 \$2,000 claims.....	4,005
1 claim.....	1,000

BENTON—\$58,000

Undertaker.....	5,008
\$3,000 to \$5,000: Edward B. Nolen; 1 name not given.....	8,030
3 \$2,000 claims.....	6,000
3 \$1,000 claims.....	3,000

BERKELEY—\$34,000

\$12,000 to \$15,000: J. T. Fitzsimmons	
Name not given.....	10,000
Engineer.....	3,785

BERWYN—\$211,000

\$15,000 to \$20,000: Charles S. Boley	
\$8,000 to \$12,000: Robert E. Harrison; Contractor.....	18,516

\$3,000 to \$5,000: Joachim H. Dorjahn, Robert C. Watkins; 1 name not given.....	11,841
4 \$1,000 claims.....	4,289

BLUFFS—\$17,000

Name not given.....	10,000
\$3,000 to \$5,000: Mary Sears	

CAIRO—\$103,000

Manufacturer.....	5,284
4 \$2,000 claims.....	8,500
6 \$1,000 claims.....	6,000

CAMBRIDGE—\$39,000

Name not given.....	10,000
\$3,000 to \$5,000: Britton Hadley	
2 \$2,000 claims.....	4,000
1 claim.....	1,000

CANTON—\$147,000

\$5,000 to \$8,000: Frank H. Eslinger, G. W. Smith; 1 name not given.....	17,070
\$3,000 to \$5,000: Ocha V. Syckle, George T. Markland, Owen Rafferty; 1 name not given.....	17,650
6 \$2,000 claims.....	12,000
3 \$1,000 claims.....	3,000

CARBONDALE—\$56,000

\$3,000 to \$5,000: C. C. Perce	
3 \$2,000 claims.....	6,057
4 \$1,000 claims.....	4,000

CARMI—\$46,000

Name not given.....	10,000
4 \$2,000 claims.....	8,000
4 \$1,000 claims.....	4,000

CARROLLTON—\$77,000

Name not given.....	42,270
\$3,000 to \$5,000: Edgar L. Davis	
3 \$2,000 claims.....	6,023
4 \$1,000 claims.....	4,000

CARTHAGE—\$21,000

Farmer.....	8,424
2 \$2,000 claims.....	4,044

CASEY—\$27,000

\$8,000 to \$12,000: Otto Day Allenthorp	
3 \$1,000 claims.....	3,000

CERRO GORDO—\$19,000

Name not given.....	15,000
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Gets Insurance Payments in Monthly Installments—Only Income

ROCKFORD, ILL.—The complete amount of my husband's insurance was \$5,272, which I get in monthly payments of \$50. So far I have received \$750. Insurance is a wonderful thing. At the time of my husband's death the insurance was the only income I had. It helped to pay part of the funeral expenses and part of the bills I had. As soon as I get the rest I intend to finish paying my debts. Since I am unable to work, I looked forward to my money with much appreciation. It has helped me to support my boy.—Mrs. Pauline Militello.

ILLINOIS—Continued

11 \$2,000 claims.....	23,000
21 \$1,000 claims.....	21,500
Industrial: Co. No. 1, 292	
claims.....	67,460
Industrial: Co. No. 3, 32	
claims.....	9,620
Industrial: Co. No. 10, 103	
claims.....	27,294
Industrial: Co. No. 12, 11,433	

EDWARDSVILLE—\$53,000

\$3,000 to \$5,000: 2 names	
not given.....	7,016
2 \$2,000 claims.....	4,040
5 \$1,000 claims.....	5,000

EFFINGHAM—\$51,000

\$5,000 to \$8,000: Farmer; 1	
name not given.....	12,277
Name not given.....	3,589
1 claim.....	2,000
5 \$1,000 claims.....	5,000

ELGIN—\$369,000

Name not given.....	35,100
Name not given.....	10,000
\$3,000 to \$5,000: Herbert	
J. Wolfe, Arthur H.	
Schwarz, John W. Mowat,	
Arthur H. Millen, Elmer	
E. Egler, Edward S. Eno,	
Orlando A. Clark; 2	
names not given.....	38,196
12 \$2,000 claims.....	24,000
16 \$1,000 claims.....	16,000

ELMHURST—\$156,000

Gustav H. D. Franzen, 31,996	
Name not given.....	20,000
Name not given.....	10,000
Retired.....	3,003
4 \$2,000 claims.....	8,000
4 \$1,000 claims.....	4,000

ELMWOOD—\$23,000

\$3,000 to \$5,000: Dr. O.	
Clark Bailey, Axel Otho	
Whitten.....	8,000
2 \$2,000 claims.....	4,175
1 claim.....	1,080

ELMWOOD PARK—\$78,000

Name not given.....	14,329
Name not given.....	8,500
Name not given.....	3,000

ERIE—\$24,000

Name not given.....	7,000
\$3,000 to \$5,000: Theodore	
L. Risdon.....	2,000
1 claim.....	2,000
2 \$1,000 claims.....	2,000

EVANSTON—\$3,081,000

Name not given.....	122,000
Name not given.....	105,000
Name not given.....	80,000
Name not given.....	70,000
Company President.....	35,452
Name not given.....	32,000
Company President.....	30,105
\$20,000 to \$25,000: Win-	
chester K. Hunter; Exec-	
utive; 4 names not	
given.....	142,206
\$15,000 to \$20,000: 4 names	
not given.....	73,493
Name not given.....	15,000
\$8,000 to \$12,000: Lillian	
Haslip; Clothier; 12	
names not given.....	139,959
\$5,000 to \$8,000: C. E.	
Blanchard; Janitor, Milk	
Salesman; 2 names not	
given.....	29,646
\$3,000 to \$5,000: Martin K.	
Northam, Samuel N.	
Schneider, Lillian Allen,	
Edward P. Willey; Mer-	
chant, 2 Bankers, Credit	
Manager; 15 names not	
given.....	96,859
15 \$2,000 claims.....	32,500
23 \$1,000 claims.....	23,000

EVANSVILLE—\$31,000

\$8,000 to \$12,000: Wm. M.	
Schuerk.....	4,074
1 claim.....	2,019
3 \$1,000 claims.....	3,000

FAIRBURY—\$41,000

\$8,000 to \$12,000: Joshua C.	
Dawson.....	11,000
\$3,000 to \$5,000: Raymond	
S. Deputy; 2 names not	
given.....	11,000
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,000

FAIRMONT—\$46,000

Name not given.....	23,000
Name not given.....	14,000
1 claim.....	2,000
1 claim.....	1,000

FARMER CITY—\$25,000

\$3,000 to \$5,000: Samuel J.	
Basom; 1 name not	
given.....	8,000

FLAT ROCK—\$16,000

Name not given.....	11,140
1 claim.....	1,013

FORRESTON—\$14,000

Name not given.....	10,000
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FREEPORT—\$223,000

Physician.....	43,077
Name not given.....	13,000
\$5,000 to \$8,000: 2 names	
not given.....	10,092
\$3,000 to \$5,000: John M.	
Hull, John F. Fair; 1	
name not given.....	12,000
7 \$2,000 claims.....	14,000
11 \$1,000 claims.....	11,000

FULTON—\$30,000

Retired.....	5,018
6 \$2,000 claims.....	5,000
2 \$2,000 claims.....	4,000

GALENA—\$51,000

Superintendent.....	10,256
6 \$2,000 claims.....	12,500
1 claim.....	1,000

GALESBURG—\$342,000

\$20,000 to \$25,000: Wm. E.	
Doyle.....	12,595
Name not given.....	12,595
Name not given.....	10,000
\$5,000 to \$8,000: John M.	
Mellican, Henry G. Haw-	
kinson; 1 name not	
given.....	19,124
\$3,000 to \$5,000: 5 names	
not given.....	19,030

GENESEO—\$45,000

\$5,000 to \$8,000: Otto A.	
Gotthardt.....	12,000
\$3,000 to \$5,000: Albert T.	
Johnson; 2 names not	
given.....	12,000
1 claim.....	2,000
3 \$1,000 claims.....	3,000

GLENCOE—\$545,000

Erwin R. Brigham.....	179,500
Name not given.....	79,000
Name not given.....	50,000
\$20,000 to \$25,000: Printer;	
1 name not given.....	45,740
Name not given.....	20,000
\$8,000 to \$12,000: 2 names	
not given.....	20,270
\$5,000 to \$8,000: Executive;	
1 name not given.....	11,010
\$3,000 to \$5,000: Walter	
Schroeder; 4 names not	
given.....	21,000
1 claim.....	2,000
1 claim.....	1,000

GOLCONDA—\$23,000

\$3,000 to \$5,000: Della G.	
Bender; 1 name not	
given.....	8,028
1 claim.....	2,030
1 claim.....	1,000

GOLF—\$57,000

Name not given.....	44,500
Name not given.....	10,000

GRANITE CITY—\$155,000

\$5,000 to \$8,000: Arakel	
Dapagian.....	10,000

GREENFIELD—\$29,000

Name not given.....	9,019
\$3,000 to \$5,000: Ralph	
Metcalfe.....	2,600
1 claim.....	1,000

GREENVILLE—\$37,000

\$3,000 to \$5,000: Guy M.	
Haun, William F. Rix-	
mann, John H. Davis 13,100	
1 claim.....	2,500

HAMILTON—\$22,000

\$3,000 to \$12,000: Wilber M.	
Leroy.....	1,000
\$3,000 to \$5,000: Horace B.	
Parsons.....	1,000

HARDIN—\$22,000

\$8,000 to \$12,000: Christian	
Ringhausen.....	1,000
\$3,000 to \$5,000: Louis	
Ringhausen.....	1,000

HARRISBURG—\$168,000

\$20,000 to \$25,000: Walter	
E. Stump; 1 name not	
given.....	46,000
\$12,000 to \$15,000: Joseph	
H. Mallonee, James B.	
Lewis.....	27,150
Name not given.....	10,000

HARVEY—\$91,000

\$3,000 to \$5,000: Joseph	
Edwards; 1 name not	
given.....	6,000
3 \$2,000 claims.....	6,000
6 \$1,000 claims.....	6,000

HENNEPIN—\$25,000

Name not given.....	10,000
Name not given.....	10,000
1 claim.....	1,000

HERRIN—\$35,000

\$8,000 to \$12,000: Bart	
Colombo.....	2,000
1 claim.....	3,000

HIGHLAND—\$71,000

Name not given.....	20,000
\$12,000 to \$15,000: Emil J.	
Bellm; 1 name not	
given.....	28,000
\$3,000 to \$5,000: S. Wernil,	
William Katt.....	8,070
2 \$2,000 claims.....	4,000
1 claim.....	1,000

HIGHLAND PARK—\$335,000

R. W. Stevens.....	361,000
Name not given.....	61,230
Name not given.....	50,000
Arthur B. Irwin.....	46,500
Name not given.....	43,000
\$20,000 to \$25,000: Miner M.	
Austin.....	15,000
\$15,000 to \$20,000: 3 names	
not given.....	58,000

F E D E R A L

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L I F E C H I C A G O

ILLINOIS—Continued		KENILWORTH—\$254,000	LEROI—\$22,000	MENDOTA—\$50,000
\$12,000 to \$15,000: 3 names not given..... 41,600		Name not given..... 107,310	Name not given..... 7,000	\$8,000 to \$12,000: Oscar P. Harris..... 5,000
\$5,000 to \$12,000: 4 names not given..... 40,000		\$15,000 to \$20,000: 2 names not given..... 36,333	2 \$2,000 claims..... 4,000	Name not given..... 5,000
\$5,000 to \$8,000: 3 names not given..... 30,143		Name not given..... 15,000	1 claim..... 1,000	2 \$2,000 claims..... 4,000
\$3,000 to \$5,000: Daniel S. Stern; 5 names not given..... 30,530		\$5,000 to \$8,000: 2 names not given..... 13,000	LEXINGTON—\$17,000	7 \$1,000 claims..... 7,000
7 \$2,000 claims..... 14,000		\$3,000 to \$5,000: Edward F. Hamm, William F. Williamson, 5 names not given..... 31,500	Name not given..... 13,888	MOLINE—\$235,000
1 claim..... 1,181		3 \$2,000 claims..... 7,500	LINCOLN—\$95,000	\$3,000 to \$5,000: Lewis A. Mahoney, John W. Schriver, Ralph W. En-trikin..... 12,168
HINSDALE—\$197,000		1 claim..... 1,000	\$3,000 to \$5,000: Wm. Ryan, Charles M. Shafer, Cyril A. Thompson; Barber; 2 names not given..... 27,006	8 \$2,000 claims..... 16,000
David K. Winton..... 87,000		KEWANEE—\$205,000	3 \$2,000 claims..... 6,000	13 \$1,000 claims..... 13,000
Name not given..... 30,820		\$20,000 to \$25,000: Edward LeMotte Eustice..... 40,102	5 \$1,000 claims..... 5,000	Industrial: Co. No. 1, 23 claims..... 6,001
Grain Broker..... 10,030		\$8,000 to \$12,000: Brandt T. Crocker; 3 names not given..... 14,202	LITCHFIELD—\$33,000	MONMOUTH—\$118,000
\$3,000 to \$5,000: Charles W. Leibhart; 1 name not given..... 7,069		Carpenter; 2 names not given..... 12,000	\$3,000 to \$5,000: Theodore W. Williams, John W. Griswold; Retired..... 11,159	\$8,000 to \$12,000: Harold P. Chaffel..... 5,000
1 claim..... 2,042		6 \$2,000 claims..... 12,000	1 claim..... 1,000	\$5,000 to \$8,000: Willard Schellenbarger, Newell D. Bowker..... 11,901
1 claim..... 1,000		5 \$1,000 claims..... 5,000	LOCKPORT—\$64,000	5 \$2,000 claims..... 10,014
HUBBARD WOODS—\$830,000		LACON—\$32,000	Name not given..... 32,270	9 \$1,000 claims..... 9,000
Name not given..... 202,600		\$20,000 to \$25,000: F. E. Wilson..... 12,584	\$3,000 to \$5,000: Edward A. Ott..... 9,000	MONTICELLO—\$27,000
Name not given..... 26,000		1 claim..... 1,000	4 \$2,000 claims..... 8,000	Name not given..... 10,000
JACKSONVILLE—\$229,000		LA GRANGE—\$165,000	LOMBARD—\$57,000	\$3,000 to \$5,000: Harry E. Kaiser..... 2,000
\$8,000 to \$12,000: Wm. O. Wait, Wm. S. Ehnie; 2 names not given..... 32,500		Name not given..... 20,980	\$8,000 to \$12,000: O. T. Bergum; 1 name not given..... 20,000	1 claim..... 1,000
Name not given..... 6,853		Name not given..... 20,000	\$3,000 to \$5,000: 4 names not given..... 14,564	MORRIS—\$78,000
\$3,000 to \$5,000: Maud L. Walsh, Wm. S. Cannon; 5 names not given..... 26,368		\$8,000 to \$12,000: 3 names not given..... 29,653	1 claim..... 2,500	\$12,000 to \$15,000: George M. Strawn..... 18,000
8 \$2,000 claims..... 16,000			LOVINGTON—\$25,000	\$3,000 to \$5,000: John L. Schuler; 3 names not given..... 18,000
13 \$1,000 claims..... 13,100			Name not given..... 10,000	3 \$2,000 claims..... 6,000
			\$3,000 to \$5,000: Mrs. Marth Eskridge; 1 name not given..... 10,000	3 \$1,000 claims..... 3,000
			1 claim..... 1,500	MORRISON—\$27,000
			McCLURE—\$66,000	\$8,000 to \$12,000: Vincent A. Bell..... 2,000
			Name not given..... 54,000	\$3,000 to \$5,000: Edward O. Hills..... 2,000
			Merchant..... 6,039	MOUNT CARMEL—\$52,000
			1 claim..... 2,000	3 \$2,000 claims..... 6,022
			McHENRY—\$55,000	4 \$1,000 claims..... 4,000
			Retired..... 50,234	MOUNT CARROLL—\$16,000
			1 claim..... 1,000	Name not given..... 15,000
			MACOMB—\$110,000	MOUNT STERLING—\$42,000
			Name not given..... 25,000	\$5,000 to \$8,000: H. E. Nelson, John A. Flynn..... 14,538
			Name not given..... 8,022	\$3,000 to \$5,000: John H. Hense; 2 names not given..... 11,069
			Merchant..... 5,022	3 \$2,000 claims..... 6,000
			Name not given..... 4,515	6 \$1,000 claims..... 6,000
			6 \$2,000 claims..... 12,000	MOUNT VERNON—\$76,000
			5 \$1,000 claims..... 5,000	\$5,000 to \$8,000: Morris Emerson..... 8,000
			MANLIUS—\$44,000	2 \$1,000 claims..... 2,000
			\$12,000 to \$15,000: 2 names not given..... 28,095	MOUNT ZION—\$18,000
			Name not given..... 11,074	Name not given..... 8,229
			MARSEILLES—\$30,000	\$5,000 to \$8,000: George C. Outten..... 2,000
			\$3,000 to \$5,000: Batista Lanfranchi..... 5,000	MURPHYSBORO—\$60,000
			5 \$1,000 claims..... 5,000	\$3,000 to \$5,000: Orville A. Cornett..... 2,000
			MASCOUTAH—\$26,000	1 claim..... 2,000
			\$5,000 to \$8,000: Carl Montag..... 4,016	5 \$1,000 claims..... 5,000
			2 \$2,000 claims..... 4,016	NAUVOO—\$23,000
			2 \$1,000 claims..... 2,000	\$8,000 to \$12,000: Henry A. Summers..... 2,000
			MATTOON—\$148,000	1 claim..... 2,007
			Name not given..... 33,600	NEBO—\$24,000
			Physician..... 14,535	\$15,000 to \$20,000: Thomas Franklin..... 2,000
			Name not given..... 12,000	NEWTON—\$30,000
			\$3,000 to \$5,000: Joshua C. Runner, Joseph H. Dodd; 1 name not given..... 12,500	\$12,000 to \$15,000: Frederick Wm. Kuechler..... 6,509
			3 \$2,000 claims..... 6,000	1 claim..... 2,000
			9 \$1,000 claims..... 9,000	PALESTINE—\$15,000
			MAYWOOD—\$167,000	Name not given..... 10,000
			\$12,000 to \$15,000: 3 names not given..... 44,957	1 claim..... 1,000
			\$3,000 to \$5,000: 2 names not given..... 6,000	PALESTINE—\$15,000
			3 \$2,000 claims..... 6,509	\$8,000 to \$12,000: Jesse A. Smith..... 1,000
			11 \$1,000 claims..... 11,000	PARIS—\$31,000
			MELVIN—\$30,000	Name not given..... 13,000
			\$12,000 to \$15,000: Dr. H. N. Boshell..... 10,000	\$3,000 to \$5,000: Coral Beard..... 4,398
			1 claim..... 1,000	2 \$2,000 claims..... 4,398
			NILES CENTER—\$39,000	6 \$1,000 claims..... 6,400
			Edward P. Willey..... 30,000	PARK RIDGE—\$205,000
			OAK PARK—\$2,118,000	Foreman..... 27,154
			Name not given..... 90,599	\$5,000 to \$8,000: 2 names not given..... 12,456
			John Ingram..... 67,000	\$3,000 to \$5,000: Ernest C. Helmer, Alden L. Sand-quist; 2 names not given..... 17,000
			Retired..... 37,315	3 \$2,000 claims..... 6,500
			Contractor..... 30,213	5 \$1,000 claims..... 5,000
			\$20,000 to \$25,000: 3 names not given..... 69,195	Industrial: Co. No. 12..... 500
			\$15,000 to \$20,000: 3 names not given..... 50,033	
			\$12,000 to \$15,000: Corydon A. Reed; 2 names not given..... 45,000	
			\$8,000 to \$12,000: Salesman, Physician, Supervisor; 8 names not given..... 108,837	
			\$5,000 to \$8,000: Edward W. Schroeder, John M. Hayes; Manufacturer; 4 names not given..... 44,984	
			\$3,000 to \$5,000: Henry R. Winter, Arthur H. Reed, Sr., Wm. H. Riddiford, Charles W. Prindle, Frederick Knoop, George T. Goodrow, George W. Anderson, Artemus W. Hale; Wholesale Poultry Buyer; 12 names not given..... 95,797	
			21 \$2,000 claims..... 42,000	
			24 \$1,000 claims..... 24,000	
			Industrial: Co. No. 10, 3 claims..... 1,225	
			ODELL—\$20,000	
			Name not given..... 6,000	
			Name not given..... 5,000	
			1 claim..... 2,000	
			1 claim..... 1,000	

Insurance Proves Life Saver After Successful Young Man's Death

CHICAGO—My dear husband was insured for \$21,000, \$1,000 being in a fraternal organization. He was treasurer and director of a company of mortgage bankers, receiving a wonderful salary and was only 32 years old when he died on Jan. 31, 1933.

During the time of his last illness, which was only a week, my four-year-old girl was taken to the hospital with middle ear infection and Brights disease. We were terribly worried about her condition, not realizing how seriously ill he was. My husband was taken to the same hospital for an appendicitis operation, previously having had a streptococcal infection which the doctor neglected. Four days later he passed away. The little girl came through O. K. There were doctors, nine of them all told, three nurses, hospital bills, funeral, the \$1,000 paying all the bills. These debts could not of been paid out of property as we had \$5,000 invested in vacant which I now lost as I did not wish to put good money into bad and we had \$1,500 in defaulted bonds. I do not know if I will ever get it back. I did not remain in my old home, as the rent was too high. I have three children, they were six, four and 6 months old. I felt I had to save out of my monthly allowance to take care of their growing needs in years to come. Just a month before my dear husband passed away he intended to take another \$10,000 policy. He said he did not have enough for his family, as it was. But I only have the sample policy. When the agent came to his office he was too busy, and another time he was at home sick just 4 days prior to his death.

If it had not been for his wonderful interest in life insurance, I do not know what his lonesome family would be doing today.

My dear husband had his insurance arranged so that I could have \$5,000 cash immediately but I left it remain on interest with the other \$15,000. Out of my small allowance I was able to save \$250 last year and hope to do it again this year. I am keeping house for my father in his flat. I pay all expenses, buy coal, pay gas, electric, telephone and all eatables, so I feel proud that I am able to save some for later use. I surely would have had to go to work if there had been no life insurance. This way I can be with my kiddies.

So I highly recommend life insurance and that every man take all he can conveniently pay for. It has been a life saver for my family.—Mrs. Paul G. Liesen.

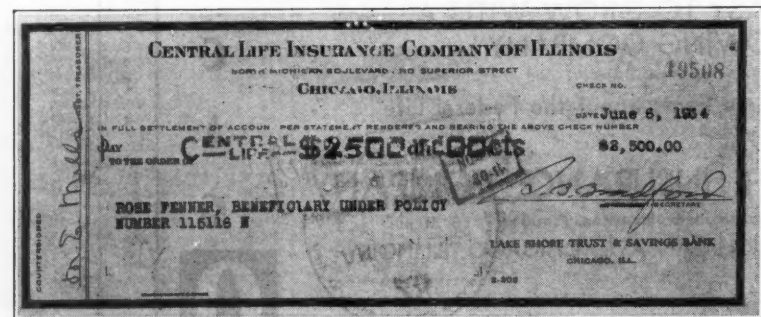
OREGON—\$35,000	PAXTON—\$29,000
Name not given..... 10,000	\$3,000 to \$5,000: Anna Matilda Larson..... 2,558
2 \$2,000 claims..... 4,000	1 claim..... 2,558
1 claim..... 1,352	6 \$1,000 claims..... 6,000
OTTAWA—\$214,000	PAYSON—\$22,000
Lester J. Horan..... 30,000	\$15,000 to \$20,000: George N. Speckhart..... 41,000
\$5,000 to \$8,000: Henry C. Telford; Priest..... 13,309	PEKIN—\$245,000
\$3,000 to \$5,000: James H. Foster; name not given..... 9,655	\$8,000 to \$12,000: Lawrence R. Clary, 1 name not given..... 20,000
4 \$2,000 claims..... 8,600	\$5,000 to \$8,000: Wm. T. Shelton, Geo. A. Himmel, Thaddeus W. Rodecker; 4 names not given..... 46,421
10 \$1,000 claims..... 10,000	Name not given..... 5,000
PALESTINE—\$15,000	4 \$2,000 claims..... 8,000
Name not given..... 10,000	16 \$1,000 claims..... 16,043
1 claim..... 1,000	PEORIA—\$3,147,000
PALMYRA—\$15,000	Name not given..... 240,600
\$8,000 to \$12,000: Jesse A. Smith..... 1,000	Edgar J. Kahn..... 232,690
PARIS—\$31,000	Theodore R. Faber..... 170,000
Name not given..... 13,000	Name not given..... 66,000
\$3,000 to \$5,000: Coral Beard..... 4,398	Name not given..... 70,000
2 \$2,000 claims..... 4,398	Name not given..... 59,790
6 \$1,000 claims..... 6,400	Garret Kinney..... 41,000
PARK RIDGE—\$205,000	\$25,000 to \$30,000: Jacob Kraemer, Abraham H. Levy..... 53,037
Foreman..... 27,154	Name not given..... 20,000
\$5,000 to \$8,000: 2 names not given..... 12,456	\$12,000 to \$15,000: Joseph Francis Vacha, Hero Poppen, Jr., Edward J. Schultz, Giles H. Bradley; 2 names not given \$2,254
\$3,000 to \$5,000: Ernest C. Helmer, Alden L. Sand-quist; 2 names not given..... 17,000	\$8,000 to \$12,000: 11 names not given..... 115,638
3 \$2,000 claims..... 6,500	
5 \$1,000 claims..... 5,000	
Industrial: Co. No. 12..... 500	

Proves Fine Investment

PEORIA, ILL.—Jerome J. Terry, Jr., left \$2,973 in life insurance. He was a medical student and the insurance showed it was a very fine investment, as it was bought at an early age.

JERSEYVILLE—\$34,000	\$3,000 to \$5,000: 3 names not given..... 10,685
\$12,000 to \$15,000: James H. Smith..... 10,000	5 \$2,000 claims..... 10,000
\$3,000 to \$5,000: Francis G. G. Reardon, Fred Herold..... 9,000	4 \$1,000 claims..... 4,000
2 \$1,000 claims..... 2,000	LAKE BLUFF—\$214,000
JOLIET—\$657,000	Name not given..... 85,000
Wm. H. Zarley..... 172,000	Name not given..... 65,000
Name not given..... 20,500	Name not given..... 42,000
Name not given..... 15,000	1 claim..... 2,000
\$8,000 to \$12,000: Surveyor; 1 name not given..... 20,434	LAKE FOREST—\$289,000
\$5,000 to \$8,000: Charles F. Bush; Retired; 1 name not given..... 16,377	Name not given..... 100,000
\$3,000 to \$5,000: John Jenco, Charles W. Burge; 7 names not given..... 38,500	Name not given..... 50,000
13 \$2,000 claims..... 27,000	\$20,000 to \$25,000: 2 names not given..... 50,000
40 \$1,000 claims..... 40,000	Name not given..... 6,746
Industrial: Co. No. 10, 66 claims..... 16,757	\$3,000 to \$5,000: 3 names not given..... 15,000
KANKAKEE—\$209,000	2 \$2,000 claims..... 4,000
Horatio N. Boshell..... 53,500	3 \$1,000 claims..... 3,000
Furniture Dealer..... 36,000	LA SALLE—\$183,000
Name not given..... 29,902	Name not given..... 20,000
\$12,000 to \$15,000: Michael J. Edgeworth..... 9,077	\$5,000 to \$8,000: Fred L. Hackman; Proprietor, 10,759
Physician..... 9,077	\$3,000 to \$5,000: John J. Vohs, Benjamin Dresbach; 4 names not given..... 26,000
\$5,000 to \$8,000: Teleshore E. Caron..... 25,000	9 \$2,000 claims..... 18,000
\$3,000 to \$5,000: Fred D. Martin, Dr. Eugene Cohn, Gustave A. Kramer; 3 names not given..... 25,000	7 \$1,000 claims..... 7,000
7 \$2,000 claims..... 14,000	LAWRENCEVILLE—\$56,000
11 \$1,000 claims..... 11,000	\$5,000 to \$8,000: Thomas C. Watts..... 3,000
	\$3,000 to \$5,000: Ralph J. Kirkwood..... 1,000
	1 claim..... 1,000

In Force Less Than Two Months



On March 12, 1934, George Fenner, owner of the Angeles Hotel in San Antonio, Tex., applied for a \$2,500 modified term expectancy policy in the Central Life of Illinois with an annual premium of \$104.48. On April 24 Mr. Fenner was seriously injured in an automobile accident, passing away on May 14. The claim was promptly settled. General Agent J. M. Albers wrote the policy.

ILLINOIS—Continued

\$5,000 to \$8,000: James C. Falne, Frederick J. Dammann; 4 names not given..... 40,163
 \$3,000 to \$5,000: Aaron S. Oakford, Thomas P. Nelson, Jerome J. Terry, Jr., Theodore H. Kruse, Wm. Hall, Frank W. Blumb, Mark W. Cowell, Wm. Peck, Wm. A. Althaus; 21 names not given..... 120,653
 43 \$2,000 claims..... 86,000
 90 \$1,000 claims..... 90,000
 Industrial: Co. No. 1, 38 claims..... 7,699
 Industrial: Co. No. 6, 37 claims..... 10,710
 Industrial: Co. No. 10, 62 claims..... 12,057
 Industrial: Co. No. 12..... 4,781

PERU—\$93,000

\$5,000 to \$8,000: Gottlieb Kutter
 \$3,000 to \$5,000: 2 names not given..... 6,954
 4 \$2,000 claims..... 8,000
 8 \$1,000 claims..... 8,000

PETERSBURG—\$18,000

Name not given..... 10,000
 Station Owner..... 3,002
 1 claim..... 1,000

PISTOKEE LAKE—\$41,000

Charles Aronson..... 39,000

PIPER CITY—\$23,000

Name not given..... 16,000
 Name not given..... 4,000

PITTSFIELD—\$38,000

\$3,000 to \$5,000: Mary J. McAnaney
 3 \$2,000 claims..... 6,500
 5 \$1,000 claims..... 5,000

POLO—\$46,000

\$3,000 to \$5,000: 2 names not given..... 6,500
 3 \$2,000 claims..... 6,000
 2 \$1,000 claims..... 2,000

PONTIAC—\$57,000

Name not given..... 10,000
 \$3,000 to \$5,000: Philip A. Eyer, President of Bank..... 5,794
 1 claim..... 1,000

PRINCETON—\$71,000

Name not given..... 6,000
 \$3,000 to \$5,000: Wilson Yearshaw, Earle K. Smyth, Frank P. Taylor; 2 names not given..... 17,600
 5 \$2,000 claims..... 10,000
 6 \$1,000 claims..... 6,000

PRINCEVILLE—\$25,000

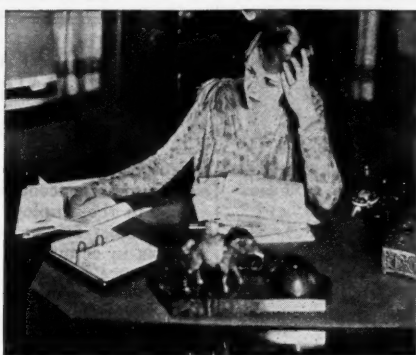
Name not given..... 20,000
 1 claim..... 1,000

PROPHETSTOWN—\$56,000

Name not given..... 15,000
 Name not given..... 10,157
 \$3,000 to \$5,000: Guat Anderson, Richard C. Ford; 1 name not given..... 13,600
 2 \$2,000 claims..... 4,000
 2 \$1,000 claims..... 2,000

QUINCY—\$512,000

John L. Flynn..... 34,055
 Name not given..... 25,000
 Name not given..... 20,000
 Name not given..... 10,000
 \$5,000 to \$8,000: 2 names not given..... 11,173
 \$3,000 to \$5,000: Alfred H. Fliggen, Charles L. Ennis, Virgil L. Baker, Wm. D. Best; Farmer; 1 name not given..... 27,596



Big or little, life insurance can eliminate hardship in any business at the death of the partner, sole owner or key executive. Business insurance provides funds during the readjustment period and carries through during the inevitable emergencies.

14 \$2,000 claims..... 28,000
 15 \$1,000 claims..... 15,000

RAYMOND—\$25,000

\$3,000 to \$5,000: Wm. C. C. Miller
 4 \$2,000 claims..... 8,080
 2 \$1,000 claims..... 2,000

RED BUD—\$35,000

Name not given..... 10,000
 Salesman..... 4,086
 2 \$2,000 claims..... 4,000
 3 \$1,000 claims..... 3,000

RIVER FOREST—\$323,000

Kenny K. Bell..... 71,000
 Name not given..... 50,000
 Name not given..... 44,750
 \$20,000 to \$25,000: 2 names not given..... 50,000
 Name not given..... 20,000
 \$8,000 to \$12,000: Manufacturer; 1 name not given..... 19,843
 \$3,000 to \$5,000: 3 names not given..... 15,000
 5 \$2,000 claims..... 10,500
 3 \$1,000 claims..... 3,000

RIVERSIDE—\$81,000

\$8,000 to \$12,000: 2 names not given..... 19,500
 1 claim..... 2,032

ROBINSON—\$99,000

Name not given..... 43,000
 Cashier..... 15,191
 Name not given..... 6,000
 1 claim..... 2,000
 5 \$1,000 claims..... 5,000

ROCHELLE—\$32,000

Name not given..... 5,000
 4 \$1,000 claims..... 5,050

ROCHESTER—\$21,000

Name not given..... 10,000
 Name not given..... 5,000
 2 \$1,000 claims..... 2,000

ROCK FALLS—\$27,000

\$8,000 to \$12,000: Sherman C. Hoffman
 Name not given..... 3,000

ROCKFORD—\$1,212,000

E. C. Alexander..... 35,000
 Willard A. Stapleton..... 31,117

Name not given..... 30,659
 \$25,000 to \$30,000: Thomas M. Keegan; 2 names not given..... 83,514
 \$20,000 to \$25,000: John P. Doyle
 Name not given..... 13,000
 \$8,000 to \$12,000: John Wm. Hickey; 4 names not given..... 51,691
 \$5,000 to \$8,000: Joseph J. Mittello; Dealer, Company President; 2 names not given..... 29,090
 \$3,000 to \$5,000: Edgar E. Stanbury, Charles Sanfee, C. A. Hult, Henry Hanson; Company President, Merchant; 12 names not given..... 75,047
 30 \$2,000 claims..... 60,500
 41 \$1,000 claims..... 41,000
 Industrial: Co. No. 1, 40 claims..... 5,330
 Industrial: Co. No. 10, 22 claims..... 6,325

ROCK ISLAND—\$479,000

Name not given..... 50,000
 Thomas F. Halligan..... 31,000
 Name not given..... 12,000
 Name not given..... 8,000
 \$3,000 to \$5,000: Charles J. Searle, C. August Schoessel, Wm. E. Hetter, Abe Blitz; 6 names not given..... 42,792
 10 \$2,000 claims..... 20,000
 28 \$1,000 claims..... 28,000

ROSSVILLE—\$38,000

\$20,000 to \$25,000: Charles E. Brown
 1 claim..... 2,725

RUSHVILLE—\$39,000

\$5,000 to \$8,000: Chas. D. Cunningham
 \$3,000 to \$5,000: Willie F. Harvey, Chas. H. Ingalls
 5 \$2,000 claims..... 10,200
 3 \$1,000 claims..... 3,000

SHELBYVILLE—\$47,000

Name not given..... 12,000
 2 \$2,000 claims..... 4,000
 3 \$1,000 claims..... 3,000

SIDNEY—\$23,000

Name not given..... 5,000
 2 \$2,000 claims..... 4,000
 2 \$1,000 claims..... 2,000

SOUTH ELGIN—\$39,000

\$20,000 to \$25,000: Herman G. Zierke

SPRINGFIELD—\$1,266,000

Clarence E. Randall..... 101,500
 Paul Lester James..... 80,040
 Thomas L. Mauldin..... 68,000
 Name not given..... 23,026
 \$15,000 to \$20,000: Julius M. Myers; 4 names not given..... 87,204
 \$12,000 to \$15,000: Edward F. Beck; 1 name not given..... 28,000
 \$8,000 to \$12,000: Wm. C. Kikendall, John S. Lewis, Wm. H. Hibbs, Elmer E. Bradley, 1 name not given..... 54,000
 \$5,000 to \$8,000: Wm. H. McNary, Wm. L. Hinkle; 3 names not given..... 32,111
 \$3,000 to \$5,000: Albert J. Baker, Charles E. Marchessault, Chas. McWilliams, John R. Clifford, Dr. Gridley W. Collins, Henry F. X. Sommer, Chas. L. Koehn, Edward C. Knotts, Benjamin F. Capen, John A. Gaby, Louis Fishman, Emanuel Salzenstein, Harry D. Foreman; 10 names not given..... 92,111
 27 \$2,000 claims..... 55,250
 43 \$1,000 claims..... 43,000
 Industrial: Co. No. 1, 707 claims..... 216,021
 Industrial: Co. No. 10, 12 claims..... 3,548

STAUNTON—\$33,000

\$5,000 to \$8,000: Chas. Wm. Faulstich
 1 claim..... 2,510
 3 \$1,000 claims..... 3,000

STERLING—\$95,000

8 \$2,000 claims..... 16,000
 3 \$1,000 claims..... 3,000

STREATOR—\$209,000

Name not given..... 23,250
 Name not given..... 10,000
 \$5,000 to \$8,000: Benjamin H. Armatrong, Wm. H. Jennings..... 13,109
 \$3,000 to \$5,000: Henry B. Fisher, Thomas Hayes, Wm. P. Reinhard; 4 names not given..... 27,023
 4 \$2,000 claims..... 8,000
 11 \$1,000 claims..... 11,000

SULLIVAN—\$25,000

\$15,000 to \$20,000: C. R. Patterson
 Name not given..... 10,000
 Name not given..... 3,000
 2 \$2,000 claims..... 4,149

TAMAROA—\$12,000

Name not given..... 10,000

TAYLORVILLE—\$57,000

\$3,000 to \$5,000: Benjamin J. Theiss, Morris Dailey, Clifford J. Vogelsang, Paul E. Pearson, Sarah A. Seelbach..... 16,964
 1 claim..... 2,000
 1 claim..... 1,000

TILDEN—\$13,000

Name not given..... 10,500

TUSCULA—\$23,000

\$3,000 to \$5,000: A. W. Wallace; 1 name not given..... 7,230
 2 \$2,000 claims..... 4,500
 1 claim..... 1,000

URBANA—\$179,000

Frank A. Somers..... 34,000
 Name not given..... 10,000
 \$5,000 to \$8,000: Matthew W. Busey, Vinson Lee Krause; 1 name not given..... 16,741
 Name not given..... 3,348
 2 \$2,000 claims..... 4,000
 4 \$1,000 claims..... 4,000

VERSAILES—\$26,000

\$3,000 to \$5,000: Albert H. Davis; 1 name not given..... 8,000
 3 \$2,000 claims..... 6,000

VIRGINIA—\$29,000

\$12,000 to \$15,000: Wm. R. Blackburn
 \$3,000 to \$5,000: Richard R. Jokisch

1 claim..... 2,285
 1 claim..... 1,000

WALNUT—\$20,000

\$5,000 to \$8,000: Wilber Strauss
 \$3,000 to \$5,000: Orval W. Langford, George P. Fredrick..... 7,061
 1 claim..... 1,000

WARREN—\$18,000

\$5,000 to \$8,000: Jacob Teuscher
 \$3,000 to \$5,000: Edgar H. Morris..... 1,000

WARRENVILLE—\$32,000

Chester H. Strauss..... 30,000

WARSAW—\$125,000

W. A. Dodge..... 109,100
 Name not given..... 10,000
 1 claim..... 2,000

WATERLOO—\$47,000

\$5,000 to \$8,000: John S. Sennott
 \$3,000 to \$5,000: Louis S. DeMint
 4 \$2,000 claims..... 8,000
 7 \$1,000 claims..... 7,200

WATSEKA—\$57,000

Name not given..... 26,776
 \$3,000 to \$5,000: Henry P. Swindeman
 2 \$2,000 claims..... 4,500
 4 \$1,000 claims..... 4,000

WAUKEGAN—\$482,000

Name not given..... 56,000
 Leon G. Brackett..... 53,000
 Real Estate..... 44,292
 Name not given..... 34,000
 Name not given..... 27,500
 \$15,000 to \$20,000: Office Manager; 1 name not given..... 31,518
 \$8,000 to \$12,000: James H. Cundiff, Tobias Jensen, Grier B. Flynn; 1 name not given..... 42,309
 \$5,000 to \$8,000: Guerdon L. Brewster
 \$3,000 to \$5,000: Walter D. Wright; Contractor; 2 names not given..... 15,912
 3 \$2,000 claims..... 6,100
 7 \$1,000 claims..... 7,000

WESTERN SPRINGS—\$60,000

Name not given..... 33,000
 \$3,000 to \$5,000: George H. Emanuel; Attorney; 1 name not given..... 9,000
 2 \$2,000 claims..... 4,000
 2 \$1,000 claims..... 2,000

WEST FRANKFORT—\$123,000

Name not given..... 29,826

\$5,000 to \$8,000: Noah M. McNeill
 1 claim..... 2,044
 3 \$1,000 claims..... 3,333

WHEATON—\$75,000

\$8,000 to \$12,000: 2 names not given..... 20,000
 Name not given..... 3,000
 4 \$2,000 claims..... 8,500
 2 \$1,000 claims..... 2,000

WILMETTE—\$409,000

Name not given..... 104,000
 Frank J. Carroll..... 30,000
 \$20,000 to \$25,000: 3 names not given..... 75,000
 Name not given..... 18,814
 \$8,000 to \$12,000: Merchant, Manager; 1 name not given..... 30,806
 \$5,000 to \$8,000: Civil Engineer, Manufacturer; 1 name not given..... 16,291
 \$3,000 to \$5,000: John Blum-baugh, Howard S. Gem-mill; 5 names not given..... 32,076
 6 \$2,000 claims..... 12,174
 5 \$1,000 claims..... 5,181

WINCHESTER—\$33,000

\$5,000 to \$8,000: George C. Bregle
 5 \$2,000 claims..... 10,200
 3 \$1,000 claims..... 3,000

WINFIELD—\$16,000

Name not given..... 10,000
 \$3,000 to \$5,000: Solomon L. Orwall

WINNETKA—\$533,000

Name not given..... 96,000
 Name not given..... 51,000
 George B. Sedgwick..... 48,000
 Name not given..... 26,000
 \$20,000 to \$25,000: 3 names not given..... 71,444
 Name not given..... 16,000
 \$12,000 to \$15,000: Floyd M. Brockell; 1 name not given..... 29,500
 \$8,000 to \$12,000: Contractor, Physician; 4 names not given..... 58,547
 \$5,000 to \$8,000: 3 names not given..... 19,048
 \$3,000 to \$5,000: Frederick W. Steul, Allen L. With-ers; 4 names not given..... 30,000
 6 \$2,000 claims..... 12,000
 1 claim..... 1,000

WOODSTOCK—\$51,000

Salesman..... 10,101
 2 \$2,000 claims..... 4,000
 3 \$1,000 claims..... 3,400

WORDEN—\$15,000

\$8,000 to \$12,000: Wm. C. Gusewelle

... "a credit to the institution of life insurance"

THE management of the Old Republic Credit Life is endeavoring to build a company that will be a credit to the institution of life insurance. It is our desire to handle every transaction intelligently and with the sincere purpose of doing what is best at all times for our policyholders.

To "do as you would be done by" is an old but true saying. It has been of immeasurable help in guiding the affairs of this organization.

OLD REPUBLIC CREDIT LIFE
 INSURANCE COMPANY

221 N. LaSalle St.

Chicago, Ill.

Substantial Reduction on Mortgage Principal With Insurance Cash

LOMBARD, ILL.—I received \$10,000 insurance money. I am the mother of four children 19, 15, 12 and 4 years of age. My husband was a dentist, a healthy man but was taken to the hospital for appendicitis operation and passed away six days afterward.

We had bought a home in the suburbs about seven years ago and had a large debt on it so I was advised to pay off the mortgage as people that held them needed the money badly and having cash I was able to reduce them substantially—the second mortgage of \$2,500 was reduced to \$1,250 and the first mortgage of \$5,000 was reduced to \$3,900.

I have been able to keep all the children in school; I surely would not have been able to go far as at the time my husband's business was very poor and had only about \$250 in ready money which would hardly have paid funeral expenses.

I paid all his debts and funeral expenses and was able to continue living the same as when we had support.

I received \$2,000 for the dental office but that would not have got us very far after paying all expenses, it surely was a life saver for us to receive this insurance.—Mrs. Elizabeth Bergum.

INDIANA

Total Payments in State.....\$81,400,000
Increase in Payments in 1933.....\$5,300,000
Percentage of Increase.....7%
Rank in Payments among States.....7th
Rank in Population.....11th
Payments Per Capita.....\$25.20

ANDERSON—\$462,000

Arthur W. Brady.....39,000
Name not given.....15,000
Name not given.....6,000
\$3,000 to \$5,000: Henry West, Hugh Kettner, Joseph S. Ellison; 1 name not given.....15,000
5 \$2,000 claims.....10,000
15 \$1,000 claims.....15,000
Industrial: Co. No. 2, 5 claims.....528
Industrial: Co. No. 4, 26 claims.....5,801
Industrial: Co. No. 10, 293 claims.....49,844

ANGOLA—\$38,000

\$12,000 to \$15,000: Frank G. Robertson
Name not given.....3,109
1 claim.....2,000
2 \$1,000 claims.....2,003

AUBURN—\$51,000

Name not given.....6,000
\$3,000 to \$5,000: 2 names not given.....10,000
3 \$2,000 claims.....6,000
1 claim.....1,000

BEDFORD—\$97,000

\$8,000 to \$12,000: Frank L. Walters
\$3,000 to \$5,000: Margaret L. Davis, Raymond A. Ramage, Frank Bailey; 1 name not given.....14,908
2 \$2,000 claims.....6,004
8 \$1,000 claims.....8,000
Industrial: Co. No. 10, 3 claims.....174

BERNE—\$22,000

\$3,000 to \$5,000: Eli C. Bierce, Matha E. Deep, Harold Elchenberger; 13,500
3 \$1,000 claims.....3,000

BLOOMINGTON—\$422,000

Name not given.....100,000
Name not given.....30,000
Name not given.....20,000
\$12,000 to \$15,000: 4 names not given.....50,000
Name not given.....8,100
\$3,000 to \$5,000: Claude G. Malott; 2 names not given.....11,750
2 \$2,000 claims.....4,500
8 \$1,000 claims.....8,000
Industrial: Co. No. 10, 15 claims.....3,332

BLUFFTON—\$97,000

\$3,000 to \$5,000: Edward B. Williamsen, Henry Ulmer; 1 name not given.....15,000
6 \$2,000 claims.....12,000
11 \$1,000 claims.....11,200

BOONVILLE—\$22,000

Name not given.....4,500
3 \$2,000 claims.....6,000

BROWNSBURG—\$13,000

Name not given.....10,000

CANNELTON—\$23,000

\$5,000 to \$8,000: Joseph M. Hirsch
Name not given.....5,000
3 \$1,000 claims.....3,481

CARLISLE—\$14,000

Name not given.....10,000

CHESTERTON—\$23,000

Banker.....5,002
Name not given.....5,000
1 claim.....2,526
2 \$1,000 claims.....2,000

CLINTON—\$84,000

Name not given.....15,000
\$3,000 to \$5,000: James P. Longo
2 \$2,000 claims.....4,200
4 \$1,000 claims.....4,000

COLUMBUS—\$99,000

\$3,000 to \$5,000: Louis F. Huff; 1 name not given.....8,000
1 claim.....2,295
7 \$1,000 claims.....7,302
Industrial: Co. No. 10, 99 claims.....15,378

CONNERSVILLE—\$95,000

\$5,000 to \$8,000: Mary L. Cusick
3 \$2,000 claims.....6,016
5 \$1,000 claims.....5,000

CONVERSE—\$17,000

\$8,000 to \$12,000: Mrs. Nina Myers
1 claim.....1,000

COVINGTON—\$27,000

\$5,000 to \$12,000: Edward J. Martin
3 \$1,000 claims.....3,006

CRAWFORDSVILLE—\$72,000

Name not given.....10,742
\$3,000 to \$5,000: Blackburn Brooks; 1 name not given.....8,000
1 claim.....2,000
3 \$1,000 claims.....3,000

CROWN POINT—\$97,000

Roy P. Holley.....26,000
\$15,000 to \$20,000: Carl W. Lennertz
Name not given.....6,000
1 claim.....2,000
5 \$1,000 claims.....5,000

DECATUR—\$94,000

President.....25,004
\$3,000 to \$5,000: John S. Peterson, Earl Hollingsworth; 1 name not given.....12,300
5 \$2,000 claims.....10,000
7 \$1,000 claims.....7,404

EAST CHICAGO—\$155,000

\$8,000 to \$12,000: John Nicksic
\$3,000 to \$5,000: Pietro Bianchi, Benjamin F. Duncan
4 \$2,000 claims.....6,000
5 \$1,000 claims.....5,000

ELKHART—\$300,000

Name not given.....36,000
\$8,000 to \$12,000: I. Clinton Shafer
Name not given.....7,262
\$3,000 to \$5,000: 2 names not given.....6,500
4 \$2,000 claims.....8,000
10 \$1,000 claims.....10,000
Industrial: Co. No. 2, 5 claims.....1,388
Industrial: Co. No. 10, 16 claims.....3,215

EVANSVILLE—\$1,296,000

Henry F. Bosse.....47,000
Name not given.....32,000
Dr. Elmer L. Boyd.....31,000
Superintendent.....25,280
\$20,000 to \$25,000: James F. Cutler; 2 names not given.....70,200
\$15,000 to \$20,000: 3 names not given.....53,764
\$12,000 to \$15,000: Merchant; 1 name not given.....29,272
\$8,000 to \$12,000: 3 names not given.....10,000
\$5,000 to \$8,000: Steven B. Graves, Lenpha A. Folson, Henry J. Rusche; Company President; 4 names not given.....51,380
\$3,000 to \$5,000: Arthur Hoffelner, Michele Mancini, Robert Gunton, Robert W. Schaeffer, Charles C. Hedderich, Wilbur Erskine; Nurse, Real Estate Agent, Saw Filer, Insurance Agent; 10 names not given.....81,973
26 \$2,000 claims.....53,500
46 \$1,000 claims.....46,000
Industrial: Co. No. 1, 31 claims.....6,913
Industrial: Co. No. 2, 20 claims.....4,951
Industrial: Co. No. 3, 9 claims.....1,884
Industrial: Co. No. 4, 110 claims.....27,417
Industrial: Co. No. 13, 135 claims.....20,751
Industrial: Co. No. 10, 228 claims.....34,999

FAIRMONT—\$83,000

\$20,000 to \$25,000: Howard E. Walton; 1 name not given.....44,952
Name not given.....13,000
Name not given.....3,500
2 \$1,000 claims.....2,000

FORT WAYNE—\$2,797,000

Franklin B. Mead.....263,104
Isaac Weil.....61,000
\$25,000 to \$30,000: Daniel G. Milligan
\$20,000 to \$25,000: Thomas W. Stone, Arthur J. Folson
\$15,000 to \$20,000: Michael P. Royal; 2 names not given.....50,039
\$12,000 to \$15,000: Edwin H. Underwood, Thomas L. Staples, John W. Cooke; Realtor.....52,225
\$8,000 to \$12,000: Harry O'Brien, Charles W. Tilden, N. Erber, Spencer H. Wright, Charles E. Smith; 5 names not given.....101,256
\$5,000 to \$8,000: Ira M. Matthews, Emerson Carey, Milton L. Michel; Signal Maintainer; 3 names not given.....84,684
26 \$2,000 claims.....64,500
51 \$1,000 claims.....51,000
Industrial: Co. No. 1, 37 claims.....9,826
Industrial: Co. No. 2, 15 claims.....4,002
Industrial: Co. No. 6, 2 claims.....132
Industrial: Co. No. 10, 160 claims.....20,793

FRANKFORT—\$136,000

\$15,000 to \$20,000: Losey L. Harding
\$8,000 to \$12,000: Charles P. McDougall
\$3,000 to \$5,000: Edwin M. Catron; 1 name not given.....9,000
4 \$2,000 claims.....8,500
10 \$1,000 claims.....10,000

GALVESTON—\$17,000

\$8,000 to \$12,000: Edward E. Clawson
1 claim.....1,000

GARY—\$1,007,000

Morris Kahan.....43,374
\$8,000 to \$12,000: Dr. J. H. Goad, Wm. Feder.....20,500
\$5,000 to \$8,000: Harrison T. Lewis, Edward Harmon, Walter R. Gildhaus; 1 name not given.....29,012

\$3,000 to 5,000: Albert J. Wise, Leslie A. Demon; 1 name not given.....11,000

11 \$2,000 claims.....22,000
39 \$1,000 claims.....39,449
Industrial: Co. No. 1, 27 claims.....8,106
Industrial: Co. No. 6, 68 claims.....10,526
Industrial: Co. No. 10, 92 claims.....17,338

GOSHEN—\$85,000

\$3,000 to \$5,000: 3 names not given.....9,000
5 \$1,000 claims.....5,800
Industrial: Co. No. 11, 12 claims.....2,382

GRAND VIEW—\$38,000

\$25,000 to \$30,000: Joseph Craig
Name not given.....5,000

GREENCASTLE—\$99,000

Name not given.....15,851
\$8,000 to \$12,000: John B. Thomas
\$5,000 to \$8,000: Wm. Allen
\$3,000 to \$5,000: Silas A. Hays; 1 name not given.....7,100
4 \$2,000 claims.....8,016
2 \$1,000 claims.....2,000

GREENFIELD—\$33,000

\$5,000 to \$8,000: W. F. Winchester
Name not given.....3,000
4 \$1,000 claims.....4,590

GREENSBURG—\$55,000

Baker.....7,647
2 \$2,000 claims.....4,000

HAMMOND—\$916,000

Clyde Cleveland.....41,000
Name not given.....20,000
\$12,000 to \$15,000: Nicholas Emerling
\$8,000 to \$12,000: Joseph E. Mvers
\$5,000 to \$8,000: Henry J. Christensen
\$3,000 to \$5,000: Andras Bodl, Albert F. Kilborn, Andrew P. Kellman, Karl F. Hellwig, Orin C. Harner, Vassle Marcusan, 20,380
6 \$2,000 claims.....12,500
27 \$1,000 claims.....27,000
Industrial: Co. No. 10, 134 claims.....32,323

HARTFORD CITY—\$106,000

\$20,000 to \$25,000: Ellsworth L. Chaffant; 1 name not given.....42,000
\$5,000 to \$8,000: Oren P. McFerrin, Benjamin A. Van Winkle.....14,600
3 \$2,000 claims.....6,500
3 \$1,000 claims.....3,563

HOBART—\$42,000

Dairyman.....10,004
3 \$1,000 claims.....3,000

HUNTERTOWN—\$26,000

\$12,000 to \$15,000: Albert R. Goodrich
\$3,000 to \$5,000: Raleigh H. Keller
1 claim.....2,000

HUNTINGBURG—\$93,000

Name not given.....29,000
Name not given.....20,000
Purchasing Agent.....10,044
\$3,000 to \$5,000: L. C. Anderson, Charles R. Landgrebe, Ernst W. Pickhardt, Miss Jeannette S. Dufendach; 1 name not given.....21,847
2 \$2,000 claims.....4,500

HUNTINGTON—\$171,000

\$3,000 to \$5,000: Earl Parker, John F. Dormire, Jesse D. Hart; 2 names not given.....18,500
5 \$2,000 claims.....10,013
5 \$1,000 claims.....5,008

INDIANAPOLIS—\$11,720,000

Isaac Marks.....165,000
Name not given.....124,210
Name not given.....96,500
Name not given.....68,835
J. George Mueller.....65,500
Name not given.....48,711
Alfred Henry.....47,500
Name not given.....47,400
Lewis C. Willis.....37,500
Name not given.....30,000
\$25,000 to \$30,000: Harry Lipps; 1 name not given.....57,000
\$20,000 to \$25,000: Edgar M. Ross, Edward G. Sourbier; 5 names not given.....167,210
\$15,000 to \$20,000: Adam J. Kauffer, Ralph E. Carter, 4 names not given.....114,187
\$12,000 to \$15,000: Thomas R. Johnstone; 5 names not given.....88,367
\$8,000 to \$12,000: Henry C. Velling, Louis A. Simons, Elmer W. Rogers, John Rieman, Joseph R. Raub, Rudolph F. Mayer, Harry E. McLain, Wm. McGinnis; President of Company; 16 names not given.....252,457
\$5,000 to \$8,000: Harry Wade, Edward A. Remy, John J. Reilly, Wm. Emil Krieger, Frederick Kremp,

"The Only Way a Set Goal May Be Assured With a First Deposit"

INDIANAPOLIS—I am the brother of Charles E. Ridge. For a person of but 20 years, my brother was insured above the average with \$4,130. This may be accounted for by the fact that Charles was in the employ of the American Central Life for almost five years. He had just submitted his thesis in connection with the course given by the Insurance Institute of America, and a reply after his passing stated that his grade was 85 per cent. You may easily see that he had a better knowledge of the value of insurance than the average layman. And when mentioning laymen, it seems actually sad to see how uneducated the average American is toward life insurance. Many of them never read their policies through, and most of them cannot offer a sound reason why they chose the type of insurance that they are now carrying. This may seem a bit strong, although the writer has found it so.

Charles was an exception, inasmuch as he commanded the respect of all who knew him merely because his goodness was reflected in his every action. In all of my travels and acquaintances I have never met anyone so free from criticism.

The claims paid my mother totaled \$4,130. Of this amount, mother reinvested \$3,000 in an annuity. This assures her of a fixed monthly return as long as she lives. The balance, \$1,130, was used to cover funeral expenses and all other debts, with a remainder capable of meeting most any emergency. Like most other people in equal conditions, mother felt that everything regarding the last rites should be correct and not cheap. Had there been no insurance, it might have made conditions much more heartbreaking to have to follow too strict economy.

You may claim that return on a \$3,000 annuity does not provide enough to allow mother to live independently. She seems to feel no desire to quit business at the age of 50 years. Nevertheless, should anything happen to her other children, the insurance they carry, which is made payable to her, if converted into annuities, along with the present amount, would provide enough to assure her a comfortable and permanent living.

Having definite first hand experience with benefits from life insurance, the writer feels that the first form of family savings should come into this class, for it is the only way a set goal may be assured with the first deposit.—Clayton A. Ridge.

ELISHA M. C. HOBBS

Joseph E. Harbison, Edw. Finney, Orville L. Clark; Professor; 8 names not given.....116,498

\$3,000 to \$5,000: Rosier B. Wingate, Waldo C. Wickliff, Roy Spreckelmeyer, Herman H. Schulz, Wm. J. Shields, Harry Sagalowsky, Edward P. Robinson, Charles E. Ridge, Thorne F. Randolph, Chas. H. W. Otte, James A. O'Connor, James F. Miller, Melville A. Marshall, John H. McPherson, Thomas J. Harmon, Robert R. Dalton, Lillian G. Clark, Irving L. Burch, John Sam Browning, Frederick G. Beckman; 35 names not given.....230,096

79 \$2,000 claims.....158,250

156 \$1,000 claims.....157,112

Industrial: Co. No. 1, 62 claims.....61,397

Industrial: Co. No. 2, 22 claims.....3,813

Industrial: Co. No. 3, 56 claims.....11,056

Industrial: Co. No. 4, 200 claims.....48,261

Industrial: Co. No. 6, 234 claims.....35,164

Industrial: Co. No. 10, 606 claims.....112,157

JEFFERSONVILLE—\$102,000

Name not given.....10,000
5 \$2,000 claims.....10,000
1 claim.....1,000
Industrial: Co. No. 2, 5 claims.....266

KENTLAND—\$35,000

Name not given.....18,000
Coal Dealer.....5,316
1 claim.....2,000
2 \$1,000 claims.....2,000

KNOX—\$15,000

\$3,000 to \$5,000: Albert P. Kiest, Ward H. Wilhelm, August H. Knosman, Sr.....13,000

KOKOMO—\$301,000

Proprietor.....50,377
\$5,000 to \$8,000: H. C. Moore, J. Rollin Morgan; Accountant.....19,035

\$3,000 to \$5,000: Jesse H. Dailey

6 \$2,000 claims.....12,500

3 \$2,000 claims.....6,000

5 \$1,000 claims.....5,000

Industrial: Co. No. 10, 17 claims.....2,472

LA CROSSE—\$19,000

\$12,000 to \$15,000: Wm. E. Tennell
1 claim.....2,000

LAFAYETTE—\$479,000

George P. Haywood.....57,500
Name not given.....45,000
Name not given.....21,140
Name not given.....13,000
Name not given.....10,000

\$3,000 to \$5,000: Henry Rosenthal, Clyde Cannon, Wilbur E. Chamberlin; 3 names not given.....25,240

16 \$2,000 claims.....32,000

23 \$1,000 claims.....23,000

Industrial: Co. No. 10, 239 claims.....41,501

LA GRANGE—\$24,000

\$3,000 to \$5,000: 2 names not given.....6,000
3 \$2,000 claims.....6,000

LA PORTE—\$166,000

George M. Gross.....22,000
Road Contractor.....26,063
Name not given.....13,348
Secretary.....10,076

\$5,000 to \$8,000: Charles N. Cook; Grocer, Engineer; 1 name not given.....18,573

\$3,000 to \$5,000: Oliver A. Ludlow, Paul A. Ritter; 1 name not given.....12,641

2 \$2,000 claims.....4,000

6 \$1,000 claims.....6,000

LAWRENCEBURG—\$25,000

Banker.....6,764
\$3,000 to \$5,000: 2 names not given.....6,019
1 claim.....2,500

2 \$1,000 claims.....2,000

Disability Payments Aid In Illness, Life Insurance Pays Debts

SOUTH BEND, IND.—My late husband Arthur M. Diamond, was only a small wage earner as a hotel clerk, well known and liked throughout the city and by the traveling public.

He met with an accident in July, 1932. Needing cash for doctor expenses he applied in August for a loan on his policy, which was granted. In September, his leg was amputated causing total disability. He applied for disability benefits which were paid to him from February, 1932, until his death in October, 1933.

I do not know what I would have done with four children all in school, and a totally disabled husband, if we had not had that insurance loan and later the small monthly disability payments. However small they were, they enabled me to stay home and give my husband the care he needed. At the time of his death I received \$2,393 cash, the loan being deducted. I was able to pay all hospital, doctor and funeral expenses and all other debts incurred during his 15 months illness. We had no other income during this time. I can not emphasize too greatly the importance of life insurance.

Arthur was always a kind husband and father but the children and I realize since he is gone that the kindest thing he ever did for his family was to take out life insurance.—Mary Diamond.

INDIANA—Continued

LEBANON—\$27,000

\$3,000 to \$5,000: Jehu W. Shumate; Jeweler ... 7,270
4 \$1,000 claims..... 4,008

LOGANSPOUT—\$234,000

Russell N. Swadener, Sr. 34,819
\$8,000 to \$12,000: 3 names
not given 30,030
\$5,000 to \$8,000: George W. Cann
\$3,000 to \$5,000: 2 names
not given 9,000
3 \$2,000 claims..... 6,500
5 \$1,000 claims..... 5,000
Industrial: Co. No. 11, 14
claims 2,495

LYNN—\$14,000

\$3,000 to \$5,000: 2 names
not given 8,000
2 \$1,000 claims..... 2,000

MARION—\$354,000

Coleston R. Tuttle..... 33,000
Contractor 25,113
\$8,000 to \$12,000: Roger M. Kiley
\$5,000 to \$8,000: Charles S. Williams; 1 name not
given 15,000
\$3,000 to \$5,000: 3 names
not given 15,000
2 \$2,000 claims..... 4,000
15 \$1,000 claims..... 15,000
Industrial: Co. No. 2, 2
claims 630
Industrial: Co. No. 10, 17
claims 1,954

MICHIGAN CITY—\$281,000

Name not given..... 38,831
Name not given..... 20,000
\$8,000 to \$12,000: Arthur C. Tuesburg
\$3,000 to \$5,000: 3 names
not given 15,000
2 \$2,000 claims..... 4,000
6 \$1,000 claims..... 6,000

MISHAWAKA—\$293,000

Frederick G. Eberhart. 36,000
Name not given..... 21,000
\$5,000 to \$8,000: John H. Wiekamp, Jr.
\$3,000 to \$5,000: 2 names
not given 8,332
5 \$2,000 claims..... 10,000
9 \$1,000 claims..... 9,000

MITCHELL—\$15,000

\$8,000 to \$12,000: John L. Holmes

MONTPELIER—\$23,000

Name not given..... 8,823
\$5,000 to \$8,000: Willard W. Warfield

\$3,000 to \$5,000: Lew E. Worster, Luther E. Kelley
\$1,000 claims..... 3,000

MOUNT VERNON—\$56,000

Flour Milling 12,025
Grain Dealers 5,003
Name not given 3,525
2 \$2,000 claims..... 4,194
4 \$1,000 claims..... 4,000

MUNCIE—\$1,122,000

Alva C. Surber..... 718,825
Name not given..... 63,866
Name not given..... 21,000
\$8,000 to \$12,000: Edward Tuhey, Charles Indorf, Frank E. Henderson, Johnnie A. Bryant..... 41,420
\$5,000 to \$8,000: Lucius L. Ball

\$3,000 to \$5,000: Charles F. Koontz, Charles E. McKibbin, Richard Ross C. Stone, Cleo J. Cline; Merchant, Proprietor; 4 names not given..... 46,854
5 \$2,000 claims..... 10,000
14 \$1,000 claims..... 14,000
Industrial: Co. No. 10, 29
claims 4,805

NAPPANEE—\$109,000

Name not given..... 37,570
Name not given..... 35,514
Jacob B. Yarian..... 35,000

NEW ALBANY—\$222,000

\$3,000 to \$5,000: Reuben T. Jones, Clell Biggs; Retired 11,197
8 \$2,000 claims..... 16,000
16 \$1,000 claims..... 16,000
Industrial: Co. No. 2, 5
claims 1,046

Industrial: Co. No. 3, 17
claims 2,382
Industrial: Co. No. 10, 160
claims 30,778

NORTH JUDSON—\$20,000

\$5,000 to \$8,000: Dr. Geo. B. Corbitt
1 claim 2,245
2 \$1,000 claims..... 2,001

PENDLETON—\$101,000

Name not given..... 52,000
Name not given..... 40,000
1 claim 2,235
1 claim 1,291

PERU—\$49,000

Name not given..... 14,000
Name not given..... 8,000
2 \$2,000 claims..... 4,000
4 \$1,000 claims..... 4,000
Industrial: Co. No. 10, 24
claims 2,781

PETERSBURG—\$21,000

\$8,000 to \$12,000: Byron C. Tucker
Owner & Manager..... 3,007
1 claim 2,000

PLYMOUTH—\$29,000

\$5,000 to \$8,000: Adelbert R. Clizbe
Name not given..... 3,000
2 \$2,000 claims..... 4,014
2 \$1,000 claims..... 2,064

PORTLAND—\$41,000

\$3,000 to \$5,000: Adam Zeigler; 1 name not given 7,500
3 \$2,000 claims..... 6,016

PRINCETON—\$70,000

\$3,000 to \$5,000: Ellen J. Keimer, Barnhill R. Bruce
\$2,000 claims..... 8,100

RENSSELAER—\$33,000

3 \$2,000 claims..... 6,553
5 \$1,000 claims..... 5,000

RICHMOND—\$349,000

Name not given..... 32,000
\$15,000 to \$20,000: Rudolph J. Schuerman; 1 name not
given 32,700
\$8,000 to \$12,000: 3 names
not given 30,000
\$5,000 to \$8,000: Samuel S. Virgran; 2 names not
given 19,383
\$3,000 to \$5,000: 3 names
not given 9,640
7 \$2,000 claims..... 14,000
19 \$1,000 claims..... 19,400
Industrial: Co. No. 10, 150
claims 26,619

ROCHESTER—\$20,000

\$5,000 to \$8,000: Clem R. Miller
Name not given..... 3,000
3 \$1,000 claims..... 3,000

ROCKPORT—\$45,000

\$25,000 to \$30,000: Walter J. Weiss
2 \$2,000 claims..... 4,501
1 claim 1,000

RUSHVILLE—\$57,000

\$8,000 to \$12,000: D. Hager
Dean; Manufacturer..... 21,400
2 \$1,000 claims..... 2,169

SAINT JOE—\$26,000

\$8,000 to \$12,000: Elza R. Kinsey; 1 name not
given 20,000
2 \$1,000 claims..... 2,121

SALEM—\$31,000

\$20,000 to \$25,000: Charles W. Sieveking
2 \$1,000 claims..... 2,033

SEYMOUR—\$44,000

\$8,000 to \$12,000: John H. Kamman
\$3,000 to \$5,000: John Daniel Quinn; Secretary... 7,022
5 \$1,000 claims..... 5,000

SHELBYVILLE—\$107,000

Name not given..... 18,000
\$8,000 to \$12,000: Horace G. Montgomery; 1 name
not given 17,200
\$3,000 to \$5,000: Robert N. McGaughey
4 \$2,000 claims..... 8,000
5 \$1,000 claims..... 5,000
Industrial: Co. No. 10, 21
claims 2,249

SHIDELER—\$13,000

\$8,000 to \$12,000: John E. Smith

SOUTH BEND—\$2,744,000

Company President 225,256
W. A. McInerney..... 148,000
Name not given..... 100,000
Name not given..... 100,000
Name not given..... 30,000
\$25,000 to \$30,000: Frederick J. Bickelhaupt;
Laundry 58,685
\$20,000 to \$25,000: Merchant; 1 name not
given 45,210
\$15,000 to \$20,000: 2 names
not given 37,000
\$12,000 to \$15,000: John E. Waltz, Bruno Nehrling;
1 name not given..... 42,365
\$8,000 to \$12,000: E. R. Borley, Samuel P. Schwartz; 1 name not
given 31,035
\$5,000 to \$8,000: Dr. John M. Singler; Insurance
Agent, Realtor; 1 name
not given 21,349
\$3,000 to \$5,000: Lovell R. Wilbur, Joseph Nowak,
Grace C. Nash, Joseph Kara, Solomon Fox, Albert R. Erskine, Arthur M. Diamond, Henry G. Christman, Wm. N. Benjamin, John C. Anderson, Donald E. Allen; Retired;
5 names not given..... 63,371
20 \$2,000 claims..... 40,000
83 \$1,000 claims..... 83,000
Industrial: Co. No. 1, 84
claims 21,117
Industrial: Co. No. 2, 16
claims 3,540
Industrial: Co. No. 10, 197
claims 37,677

SULLIVAN—\$36,000

\$5,000 to \$8,000: Farmer;
1 name not given..... 19,250
\$3,000 to \$5,000: Noah Hutchison
1 claim 2,000
2 \$1,000 claims..... 2,000

TERRE HAUTE—\$913,000

Name not given..... 25,000
\$15,000 to \$20,000: Company President; 1 name
not given 36,536
\$8,000 to \$12,000: Retired
Merchant; 6 names not
given 63,870
\$5,000 to \$8,000: Llewellyn D. Williams; Attorney; 2
names not given..... 23,921
\$3,000 to \$5,000: Hubert P. Martin; 14 names not
given 62,784
19 \$2,000 claims..... 38,000
37 \$1,000 claims..... 37,000
Industrial: Co. No. 4, 102
claims 23,344
Industrial: Co. No. 10, 279
claims 52,456

TIPTON—\$33,000

Housewife 5,039
Farmer 3,004
1 claim 2,000
1 claim 1,012

UNION CITY—\$27,000

2 \$2,000 claims..... 4,000
7 \$1,000 claims..... 7,600

VALPARAISO—\$94,000

\$25,000 to \$30,000: Henry F. LaCount
Dentist 23,828
Salesman 6,063
3 \$2,000 claims..... 6,000
7 \$1,000 claims..... 7,000

VINCENNES—\$373,000

Name not given..... 145,000
Name not given..... 36,000
Name not given..... 15,000
\$8,000 to \$12,000: Wm. N. Robeson; Attorney; 1
name not given..... 32,078
\$5,000 to \$8,000: Bertha M. Klein
\$3,000 to \$5,000: Dan Frew, Treat Ruble, G. P. McCarthy, Marion W. Brown, Charley E. Buchanan; 1
name not given..... 20,500
5 \$2,000 claims..... 10,000
5 \$1,000 claims..... 5,000
Industrial: Co. No. 10, 159
claims 28,490

WABASH—\$94,000

\$8,000 to \$12,000: Ernest G. Hettmansperger
\$5,000 to \$8,000: Charles C. Schade
\$3,000 to \$5,000: Wm. R. Trader, Charley R. Fox;
1 name not given..... 14,400
3 \$2,000 claims..... 6,000
6 \$1,000 claims..... 6,000

WATERLOO—\$83,000

Ora A. Turney..... 45,000
\$8,000 to \$12,000: Stephen A. Bowman; 1 name not
given 23,046
1 claim 2,000
3 \$1,000 claims..... 3,000

WASHINGTON—\$37,000

\$15,000 to \$20,000: Dr. Ernest Hollingsworth
1 claim 1,524

WEST LAFAYETTE—\$58,000

Name not given..... 43,000
3 \$1,000 claims..... 5,000

WEST NEWTON—\$15,000

Name not given..... 13,000

VACATION DAYS....

are the happiest days of the year . . . but . . .
they are the most dangerous.

Already accidents for 1934 have increased
over 1933, when 31,500 were killed in auto-
mobiles, and 90,000 were permanently dis-
abled.

Swimming is good summer sport, but it, too,
takes a heavy toll each year.

*There's an accident in the United States
every two seconds, day and night.*

The Accident insurance provided by B. M.
A. aided greatly to relieve the \$2,000,000-
000.00 wage and expense loss resulting from
accidents in 1933.

Now when incomes are so important—they
must be protected. B. M. A. salesmen are
equipped to protect the citizens of this country
against loss of income caused by sickness, acci-
dent, old age and death.

This complete service accounts for the al-
most unprecedented growth of the . . .

BUSINESS MEN'S ASSURANCE COMPANY

Kansas City, Mo.

W. T. GRANT, President

More than \$32,000,000.00 Benefits Paid

"Life Insurance Has Meant a Great Deal in My Life"

FORT WAYNE, IND.—Life insurance has
meant a great deal in my life. Before my hus-
band's death it seemed like a great hardship to
pay the premiums, but it helped to build our char-
acter.

Now being left with the \$9,500 insurance it did
many things for me—paid all debts including fu-
neral expenses and doctor bills. Now I have put
the remainder in an annuity which will mean an
income for life, and will give me peace of mind
to readjust myself to conditions.—H. S. E.

IOWA

Total Payments in State.....	\$49,400,000
Decrease in Payments in 1933.....	\$200,000
Percentage of Decrease.....	1%
Rank in Payments among States.....	17th
Rank in Population.....	20th
Payments Per Capita.....	\$20.00

ALBIA—\$30,000
 \$3,000 to \$5,000: George W. Hartsuck, Elijah C. Armstrong
 2 \$2,000 claims..... 4,000
 1 claim..... 1,000

ALGOMA—\$44,000
 Name not given..... 7,252
 \$3,000 to \$5,000: Timothy P. Harrington
 2 \$2,000 claims..... 6,506

ALTOONA—\$12,000
 Name not given..... 10,000

AMES—\$82,000
 \$3,000 to \$5,000: Henry S. Bourne, Fred C. Hinze
 4 \$2,000 claims..... 8,500

ANAMOSA—\$32,000
 \$3,000 to \$5,000: 2 names not given..... 8,101
 2 \$2,000 claims..... 4,000
 4 \$1,000 claims..... 4,100

ANITA—\$22,000
 \$5,000 to \$8,000: Hugo Wiese
 \$3,000 to \$5,000: Wm. H. Egan
 2 \$2,000 claims..... 4,000

ANTHON—\$22,000
 \$5,000 to \$8,000: Max Adler; Farmer
 3 \$1,000 claims..... 3,513

ARMSTRONG—\$29,000
 \$3,000 to \$5,000: Arthur S. Loomer
 3 \$2,000 claims..... 6,000
 2 \$1,000 claims..... 2,019

ATLANTIC—\$130,000
 \$8,000 to \$12,000: Clifford D. Marker; 2 names not given..... 25,608
 \$5,000 to \$8,000: Samuel A. Noyer; 1 name not given..... 12,011
 \$3,000 to \$5,000: Wilks B. Wilken, Frederick M.

Alexander, Orville W. Brown; 2 names not given..... 21,619
 4 \$2,000 claims..... 8,300
 6 \$1,000 claims..... 6,416

AUDUBON—\$18,000
 \$12,000 to \$15,000: Edward F. Bilharz
 Name not given..... 10,000

AUSTINVILLE—\$12,000
 Name not given..... 10,000

BANCROFT—\$28,000
 \$15,000 to \$20,000: J. Nurre
 2 \$2,000 claims..... 4,048

BARNUM—\$14,000
 \$8,000 to \$12,000: Wm. Laursen
 Name not given..... 2,358

BEDFORD—\$23,000
 \$8,000 to \$12,000: Samuel L. Payton
 1 claim..... 2,358

BELLE PLAINE—\$34,000
 Name not given..... 12,162
 \$3,000 to \$5,000: John A. Tipple
 Name not given..... 1,703,000

BETTENDORF—\$1,688,500
 Joseph W. Bettendorf, 1,688,500
 \$3,000 to \$5,000: Edna C. A. Mogsman
 1 claim..... 2,000

BOONE—\$105,000
 \$5,000 to \$8,000: Mathias J. Reilly
 \$3,000 to \$5,000: George R. Pulver; 2 names not given..... 11,023
 6 \$2,000 claims..... 12,000
 4 \$1,000 claims..... 4,000

BREAUX BRIDGE—\$17,000
 \$12,000 to \$15,000: L. C. Saint Germain
 Name not given..... 19,000

BRITT—\$19,000
 \$5,000 to \$8,000: Ernest E. Braley
 \$3,000 to \$5,000: George F. Lenwarth..... 9,082

BURLINGTON—\$294,000

\$8,000 to \$12,000: Dr. John W. Smith; 2 names not given..... 25,702
 \$5,000 to \$8,000: Henry A. Summers; 1 name not given..... 13,000
 \$3,000 to \$5,000: G. Voigt; Jeweler; 6 names not given..... 32,682
 12 \$2,000 claims..... 24,000
 22 \$1,000 claims..... 22,000

CARROLL—\$119,000
 Name not given..... 18,533
 \$8,000 to \$12,000: John P. Hess
 \$3,000 to \$5,000: John H. Pascoe, George Selzer, Edwin J. Hoffmann; Farmer..... 15,809
 6 \$2,000 claims..... 12,000
 3 \$1,000 claims..... 3,073

CEDAR FALLS—\$82,000
 \$8,000 to \$12,000: Harry L. Eells
 6 \$2,000 claims..... 12,032
 2 \$1,000 claims..... 2,200

CEDAR RAPIDS—\$650,000
 Name not given..... 35,670
 Clarence C. Flodin..... 24,300
 \$25,000 to \$30,000: Luther A. Brewer
 \$12,000 to \$15,000: Guy Christian, Chas. S. Lawbaugh..... 27,500
 \$8,000 to \$12,000: Max E. Braverman, Kenneth F. Banker, John B. Northcott, Frank Leo Chadima, John Burianek, Jr., Claude Kidd, Edmond J. Long; 2 names not given..... 39,890
 \$5,000 to \$8,000: Jacob J. Reding, Oliver Longueville, Joseph Kacere; Retired; 1 name not given..... 30,260
 \$3,000 to \$5,000: Clyde T. Spurgeon, A. Edward Rodskier, Brad. Lane, Elizabeth S. Johnston, James L. Carver; Insurance Agent; 1 name not given..... 25,253
 33 \$2,000 claims..... 66,000
 22 \$1,000 claims..... 22,000
 Industrial: Co. No. 1, 34 claims..... 7,859

CENTERVILLE—\$312,000
 Clyde E. Sawyers..... 100,073
 Name not given..... 40,000
 Name not given..... 25,000
 Name not given..... 20,000

Name not given..... 14,500
 \$8,000 to \$12,000: Attorney; 3 names not given..... 40,500
 \$5,000 to \$8,000: Jesse C. Harter
 \$3,000 to \$5,000: Retired; 4 names not given..... 24,623
 2 \$2,000 claims..... 4,082
 3 \$1,000 claims..... 3,600

CHARITON—\$55,000
 Name not given..... 5,500
 \$3,000 to \$5,000: Harry H. Hooper, Orren E. Lamb; 1 name not given..... 10,155
 3 \$2,000 claims..... 6,000
 2 \$1,000 claims..... 2,016

CHARLES CITY—\$27,000
 \$5,000 to \$8,000: Wm. O. Johnson
 Name not given..... 5,000
 3 \$2,000 claims..... 7,000
 2 \$1,000 claims..... 2,000

CHESTER—\$218,000
 Roy C. Seaman..... 60,500
 Name not given..... 47,269
 Name not given..... 30,000
 Name not given..... 10,000
 \$3,000 to \$5,000: Peter M. Handevitt; 1 name not given..... 9,500
 5 \$2,000 claims..... 10,545

CLARINDA—\$60,000
 \$8,000 to \$12,000: Thomas P. Harris
 \$3,000 to \$5,000: Heity Miller
 7 \$1,000 claims..... 7,820

CLEAR LAKE—\$32,000
 Name not given..... 6,000
 \$3,000 to \$5,000: George A. Etzel; 1 name not given..... 6,027
 1 claim..... 2,000
 2 \$1,000 claims..... 2,146

CLINTON—\$195,000
 \$15,000 to \$20,000: Charles M. Yerkes
 \$3,000 to \$5,000: Max C. Rehewoldt, Frank A. Pieper; Trainman; 1 name not given..... 14,535
 4 \$2,000 claims..... 8,044
 7 \$1,000 claims..... 7,009

COLUMBUS JUNCTION—\$29,000
 \$5,000 to \$8,000: Edward G. Anwyll
 2 \$2,000 claims..... 4,200
 3 \$1,000 claims..... 3,270

COON RAPIDS—\$33,000
 \$12,000 to \$15,000: Wm. K. Keister
 2 \$2,000 claims..... 4,000
 2 \$1,000 claims..... 2,000

CORNING—\$22,000
 \$3,000 to \$5,000: William S. Hefling, Wm. E. Humbert..... 7,086
 3 \$1,000 claims..... 3,000

COUNCIL BLUFFS—\$374,000
 \$15,000 to \$20,000: D. A. Thompson
 Name not given..... 15,000
 Name not given..... 12,000
 \$5,000 to \$8,000: Attorney; Manager; 2 names not given..... 23,196
 \$3,000 to \$5,000: Hugh M. Garrett; 3 names not given..... 17,058
 13 \$2,000 claims..... 26,500
 11 \$1,000 claims..... 11,000

CRESCO—\$58,000
 \$25,000 to \$30,000: Orvine J. McHugh
 \$5,000 to \$8,000: Alvin E. Weinkauf
 Name not given..... 5,000
 1 claim..... 2,000
 1 claim..... 1,000

CRESTON—\$128,000
 \$8,000 to \$12,000: Yale D. Sandeman
 \$5,000 to \$8,000: Perry W. Jones
 Name not given..... 3,000
 7 \$2,000 claims..... 14,000
 7 \$1,000 claims..... 7,000

CUMMING—\$14,000
 \$8,000 to \$12,000: Aaron L. Cochran

DAVENPORT—\$2,314,000
 Joseph W. Bettendorf, 1,688,500
 Name not given..... 35,000
 \$20,000 to \$25,000: Physician; 1 name not given..... 44,735
 \$15,000 to \$20,000: Wm. M. Dougherty; 2 names not given..... 52,000
 \$12,000 to \$15,000: Fay W. Pain, John G. Rohrig, 25,261
 \$8,000 to \$12,000: Lawrence M. Pedigo, Thomas F. Halligan; Printer; Undertaker; 10 names not given..... 139,800
 \$5,000 to \$8,000: Louis R. Dengar, Sr., George M. Hahn; Realtor..... 21,042
 \$3,000 to \$5,000: Arthur P. Hubbard, Howard J. Kretsch, Oswald C. Hill, Frank D. Schnitzer, John H. Hass, Thomas L. Flynn, Harry A. Faust, Wm. L. Baumbarger; President, Mortician; 7 names not given..... 71,076

Lawyer Tells Why Life Insurance Is Important for Larger Estates

SIOUX CITY, IA.—John G. Sibert left approximately \$69,000 life insurance, of which \$27,000 was in the New York Life, \$14,000 in the Travelers, \$3,000 National Fidelity Life and \$25,000 in the Prudential. About \$40,000 of the proceeds were left with the insurance companies on an annuity basis, assuring the widow an income properly protected against any possible loss or depreciation. Of the balance, \$5,000 was paid in a lump sum, but we turned the money over to the New York Life to be paid to the widow as an annuity. The balance of the money was invested in United States bonds.

Mr. Sibert had been in the laundry business for a number of years until he sold out in 1928. He was very successful and built up quite an estate. Shortly thereafter he went into the insurance business under the firm name of McManus-Sibert-Murdock Company and built up an excellent business. He was always prominent in civic and charitable affairs of Sioux City, holding a number of responsible positions in the chamber of commerce, charity fund, and welfare organizations.

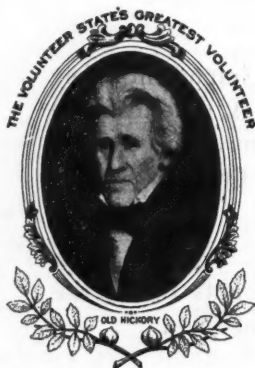
His estate other than the insurance consists of excellent real estate, all clear, stocks and bonds, and other personal investments with a considerable amount of cash available. It will not be necessary to resort to the insurance to pay the debts of the estate. We have advised the widow that even though the cash necessary for the estate were insufficient that the insurance should not be touched. That is a protection for her personally and, under the laws of Iowa, the entire amount of such insurance is absolutely exempt from the debts of the deceased.

The insurance was made payable to the widow during her lifetime, and upon her death to the children. This affords the family the ability to continue under the same conditions as existed during the lifetime of Mr. Sibert.

I have personally been a firm believer in the benefits to be derived from life insurance, and had occasion to consult with Mr. Sibert for a number of years prior to his death with reference to the disposition of his estate. I drew his will last September, and at that time we went over all of his affairs and was very much gratified to find that he had followed the suggestions made prior thereto with reference to providing for an annuity for his dependents' use of the proceeds of the life insurance. We feel that more people should realize that life insurance is the best estate a man can have, and particularly is this true if the balance of his estate is considerable. There is always available a cash fund which can avert the necessity of sacrificing substantial investments which might be sacrificed for the purpose of securing the necessary cash to pay inheritance taxes, costs of administration, and debts of the estate.

While the proceeds of life insurance are exempt in an estate, still the beneficiary has the option of using such money if it becomes absolutely necessary to do so to avoid loss to an otherwise substantial estate.

We have no hesitancy in giving you all this information and also in expressing our views with reference to the benefits of life insurance. It is my opinion that special efforts should be made by those in the life insurance business to impress the young man who is just beginning to accumulate an estate with the benefits of life insurance. The trouble with many men has been that such information came too late. I speak from actual experience and have always regretted that the information and experience which I have now with respect to life insurance wasn't impressed upon me when I was much younger.—E. E. Baron, Lawyer and Executor.



SELLING AIDS

In addition to a complete line of modern life and annuity contracts, our representatives are equipped with the following sales helps:

- A series of organized sales talks.
- Effective prospecting material.
- Home Office Correspondence Course.
- Change-of-Age Service.
- A definite "time control" set-up.
- A circularizing system and many other valuable selling aids.

THE VOLUNTEER STATE LIFE INSURANCE COMPANY

Chattanooga, Tennessee

RICHARD H. KIMBALL, President

All agents' agreements made direct with Home Office

12 \$2,000 claims..... 24,000
 30 \$1,000 claims..... 31,230
 Industrial: Co. No. 1, 90 claims..... 23,467

DECORAH—\$88,000
 \$15,000 to \$20,000: Burton H. Adams
 Name not given..... 10,000
 \$5,000 to \$8,000: Benjamin J. McKay
 \$3,000 to \$5,000: Albert K. Grindeland; Secretary; 1 name not given..... 12,027
 3 \$2,000 claims..... 6,800
 2 \$1,000 claims..... 2,000

DEFIANCE—\$17,000
 Name not given..... 15,000

DES MOINES—\$2,441,000
 Name not given..... 37,130
 Name not given..... 38,420
 \$20,000 to \$25,000: Edwin E. Carter

\$15,000 to \$20,000: Michael J. Lang; 2 names not given..... 53,985
 \$12,000 to \$15,000: 3 names not given..... 39,865
 \$8,000 to \$12,000: Cornelius M. Steffens; 13 names not given..... 138,246
 \$5,000 to \$8,000: Hjalmar H. Elmquist, Charles Hitt, J. C. Cummins, Pleasant J. Mills, Charles T. Millard, Charles D. Marckres, Charles W. Rosene, Francis W. Cowles; Physician, Undertaker, Retired; 7 names not given..... 112,135
 \$3,000 to \$5,000: LeRoy C. Dunn, Frank M. Johnson, Wm. L. Hinds, George M. Hamilton, Samuel W. Britton, Audubur D. Evans, Em. E. Evens,

IOWA—Continued

Harry Van Scholack, Robert B. Aten, Fred H. Aldrich; 28 names not given.....149,215
68 \$2,000 claims.....172,006
72 \$1,000 claims.....43,550
Industrial Co. No. 1, 74 claims.....17,055

DONNELLSON—\$18,000

\$8,000 to \$12,000: Carl A. Wiegner
\$3,000 to \$5,000: Emil P. Armknecht

DUBUQUE—\$575,000

David J. Helsey.....103,000
Merchant.....28,653
\$8,000 to \$12,000: W. A. McGuigan; 2 names not given.....29,000
\$5,000 to \$8,000: Louis F. Metz, Dr. Fred A. Kerppler; 2 names not given.....26,948
\$3,000 to \$5,000: Clarence H. Winders, George J. Wimmer; Dentist, Retired; 7 names not given.....49,604
19 \$2,000 claims.....38,000
17 \$1,000 claims.....17,402

DURANT—\$17,000

Name not given.....7,500
\$3,000 to \$5,000: Charles C. Boettger

DYERSVILLE—\$37,000

\$8,000 to \$12,000: Anton Schermer
1 claim.....2,135
3 \$1,000 claims.....3,181

ELDORA—\$30,000

Name not given.....5,000
2 \$2,000 claims.....4,000
1 claim.....1,374

ELKADER—\$26,000

Retired.....5,301
Name not given.....4,000
2 \$2,000 claims.....4,500
1 claim.....1,354

ELMA—\$15,000

\$3,000 to \$5,000: 2 names not given.....10,000
1 claim.....1,034

ESTHERVILLE—\$175,000

Raymond C. Coleman.....56,583
Name not given.....25,000
Name not given.....20,000
\$12,000 to \$15,000: 2 names not given.....27,484
\$3,000 to \$5,000: Bert E. Anderson; 1 name not given.....10,000
1 claim.....2,043
4 \$1,000 claims.....4,000

FAIRFAX—\$13,000

Name not given.....10,000

FAIRFIELD—\$65,000

\$3,000 to \$5,000: Richard Fisher
4 \$2,000 claims.....8,000

FARRAGUT—\$37,000

\$3,000 to \$5,000: 4 names not given.....16,229
2 \$2,000 claims.....4,500
3 \$1,000 claims.....3,371

FORT DODGE—\$254,000

\$15,000 to \$20,000: Arthur M. Kruckman, Hazel M. Quist.....37,346
Name not given.....14,500
\$5,000 to \$8,000: Charles M. Gunzenhouser
\$5,000 to \$5,000: Mark A. Huribut; Optician; 5 names not given.....28,186
10 \$2,000 claims.....21,220
16 \$1,000 claims.....16,311

FORT MADISON—\$165,000

\$5,000 to \$8,000: George M. Hanchett
\$3,000 to \$5,000: Clement F. Lake, Albert Moss; 2 names not given.....14,395

3 \$2,000 claims.....6,000
5 \$1,000 claims.....5,000

FREMONT—\$17,000

\$12,000 to \$15,000: James Glen Githens

GLADSBROOK—\$35,000

Name not given.....10,000
\$3,000 to \$5,000: 2 names not given.....7,500
1 claim.....2,500
1 claim.....1,000

GREENE—\$12,000

Name not given.....10,000

GRINNELL—\$60,000

\$3,000 to \$5,000: 2 names not given.....7,864
1 claim.....2,000
2 \$1,000 claims.....2,000

GRUNDY CENTER—\$28,000

Name not given.....10,000
\$5,000 to \$8,000: Gertrude E. Crary
Name not given.....5,000
1 claim.....1,000

GUTTENBERG—\$18,000

\$3,000 to \$5,000: Wm. H. Kann; 1 name not given.....6,031
1 claim.....2,000
2 \$1,000 claims.....2,000

HARLAN—\$23,000

\$3,000 to \$5,000: Niels Peter Nelson; 1 name not given.....8,500
3 \$1,000 claims.....3,000

INDEPENDENCE—\$143,000

Name not given.....40,000
Name not given.....36,000
Name not given.....25,914
\$5,000 to \$8,000: Earl U. Chesmore
\$3,000 to \$5,000: Edwin M. Wilcox

IOWA CITY—\$187,000

Farmer.....10,008
\$5,000 to \$8,000: Emil L. Hoerner, Henry W. Chehock; 1 name not given.....20,098
\$3,000 to \$5,000: Carl A. Paulus, Clarence E. Ettinger, Johannah B. Gardner; 2 names not given.....15,709
5 \$2,000 claims.....12,600
4 \$1,000 claims.....4,000

IOWA FALLS—\$31,000

Name not given.....11,000
\$3,000 to \$5,000: Jesse H. Spencer

JEFFERSON—\$20,000

Name not given.....5,000
1 claim.....2,000
3 \$1,000 claims.....3,000

JOHNSTON—\$25,000

Retired.....23,175

KEOKUK—\$181,000

\$8,000 to \$12,000: 2 names not given.....16,403
\$5,000 to \$8,000: Corey F. McFarland; Contractor.....11,021
\$3,000 to \$5,000: Hazen I. Sawyer; Banker; 2 names not given.....16,001
7 \$2,000 claims.....14,000
3 \$1,000 claims.....3,000

KINGSLEY—\$23,000

\$3,000 to \$5,000: Thomas M. Navin, Wm. A. Etchen.....7,073
1 claim.....2,000
3 \$1,000 claims.....3,063

LACONA—\$18,000

Name not given.....16,000

LAKE CITY—\$10,000

\$8,000 to \$12,000: Ray V. Whitenack
2 \$1,000 claims.....2,532

LAKOTA—\$27,000

\$8,000 to \$12,000: Clarence R. Smith
Name not given.....7,000
\$3,000 to \$5,000: Fred G. Gutknecht

LCRIMOR—\$21,000

\$8,000 to \$12,000: Oscar F. Erickson
\$3,000 to \$5,000: Harvey C. T. McCall; Farmer.....6,900

MAQUOKETA—\$114,000

Clarence Fly.....55,000
\$5,000 to \$8,000: Geo. W. Brown
\$3,000 to \$5,000: 2 names not given.....6,947
3 \$2,000 claims.....6,000
3 \$1,000 claims.....3,000

MARION—\$23,000

\$3,000 to \$12,000: Elias J. Thompson
\$3,000 to \$5,000: 2 names not given.....6,000

MARSHALLTOWN—\$249,000

\$15,000 to \$20,000: Frank M. Farber
\$3,000 to \$12,000: Leonard F. Kellogg; Farmer.....18,275
\$3,000 to \$5,000: Lewis C. Abbott, Edwin L. Lay, Earle A. Rhoades; 4 names not given.....32,560
3 \$2,000 claims.....6,500
6 \$1,000 claims.....6,000

MASON CITY—\$312,000

Name not given.....42,402
Frank A. Johnson.....30,000
Name not given.....19,436
\$8,000 to \$12,000: 2 names not given.....20,000
\$3,000 to \$5,000: John W. Swanson, Clyde Stulwell, Charles M. Maynard; 4 names not given.....25,491
10 \$2,000 claims.....20,500
10 \$1,000 claims.....10,581

MELBOURNE—\$40,000

\$12,000 to \$15,000: 2 names not given.....25,334
3 \$1,000 claims.....3,100

MERRILL—\$32,000

\$8,000 to \$12,000: John C. Van Nimwegen
1 claim.....2,000

MISSOURI VALLEY—\$35,000

\$3,000 to \$5,000: Charles C. Williams
2 \$2,000 claims.....4,048
2 \$1,000 claims.....2,000

MOUNT PLEASANT—\$68,000

Name not given.....8,700
Name not given.....7,980
3 \$2,000 claims.....6,700
4 \$1,000 claims.....4,000

MOUNT VERNON—\$42,000

\$3,000 to \$5,000: Forrest E. Walters; 2 names not given.....15,072
5 \$2,000 claims.....10,500
3 \$1,000 claims.....2,000

MOVILLE—\$28,000

\$5,000 to \$8,000: J. E. Neustrom
\$3,000 to \$5,000: I. Blaine Southwick
3 \$2,000 claims.....6,000
1 claim.....1,000

MUSCATINE—\$225,000

Name not given.....50,000
Name not given.....50,000
\$8,000 to \$12,000: David C. Ward; 1 name not given.....20,000
\$3,000 to \$5,000: Louis Duge, Bessie M. Martz, Wm. M. Kincaid, Charles S. Kincaid, Charles M. Pifer; 1 name not given.....25,198
9 \$2,000 claims.....18,200
12 \$1,000 claims.....12,000

NEWTON—\$137,000

John W. Ross.....42,640
\$3,000 to \$5,000: 2 names not given.....7,000
4 \$2,000 claims.....8,000
4 \$1,000 claims.....4,000

NORTHWOOD—\$26,000

\$3,000 to \$5,000: Claude R. Heiny
2 \$2,000 claims.....4,000
3 \$1,000 claims.....3,000

OAKDALE—\$24,000

\$8,000 to \$12,000: Richard C. Anderson
Company Manager.....3,064
1 claim.....2,000
1 claim.....1,000

OAKLAND—\$18,000

\$3,000 to \$5,000: Wm. M. Dougherty, Simeon C. Cleveland.....6,707
1 claim.....2,000
2 \$1,000 claims.....2,000

OELWEIN—\$34,000

Name not given.....5,500
\$3,000 to \$5,000: Edwin S. Schreiner; 1 name not given.....8,000
5 \$2,000 claims.....10,000
4 \$1,000 claims.....4,000

OSAGE—\$34,000

Automobile Dealer.....10,018
2 \$2,000 claims.....4,045
4 \$1,000 claims.....4,000

OSKALOOSA—\$105,000

\$5,000 to \$8,000: James E. Fleener; 1 name not given.....11,913
3 \$2,000 claims.....6,500
3 \$1,000 claims.....3,000

OTTUMWA—\$189,000

\$5,000 to \$8,000: Manufacturer; Pharmacist; 1 name not given.....20,985
\$3,000 to \$5,000: Joseph L. Graham; 2 names not given.....15,000
7 \$2,000 claims.....14,000
13 \$1,000 claims.....13,000

PERRY—\$57,000

\$5,000 to \$8,000: Henry Miller
\$3,000 to \$5,000: George Shenton
2 \$2,000 claims.....4,000
2 \$1,000 claims.....2,196

POCATELLO—\$29,000

Jeweler.....13,726
\$5,000 to \$12,000: Plant Superintendent, Jeweler.....21,431

POSTVILLE—\$17,000

\$8,000 to \$12,000: Elliot M. Olson
1 claim.....1,000

PRAIRIE CITY—\$39,000

\$15,000 to \$20,000: David L. Graham
\$8,000 to \$12,000: Harlan D. Warner
\$3,000 to \$5,000: Wm. J. Stoner

PRIMGHAR—\$16,000

\$3,000 to \$5,000: John E. Hicks; 1 name not given.....10,000
1 claim.....2,021

RED OAK—\$63,000

\$12,000 to \$15,000: Charles E. Peterson; 1 name not given.....27,000

Name not given.....6,000
\$3,000 to \$5,000: Oby E. Whitaker

2 \$2,000 claims.....4,045
1 claim.....1,000

ROCKFORD—\$24,000

\$3,000 to \$5,000: Charles O. Yenerich; 1 name not given.....0,077
1 claim.....2,000
3 \$1,000 claims.....3,075

ROCKWELL—\$21,000

\$12,000 to \$15,000: James E. Treston
1 claim.....1,955

SAINT ANSGAR—\$23,000

\$3,000 to \$5,000: 2 names not given.....8,000
2 \$2,000 claims.....4,336
1 claim.....1,000

SANBORN—\$16,000

Priest.....10,033
1 claim.....2,000

SHELDON—\$41,000

\$20,000 to \$25,000: Justus A. Benson

MUTUAL TRUST

LIFE INSURANCE COMPANY



THE ONLY ILLINOIS MUTUAL FULL LEVEL
PREMIUM RESERVES COMPANY AND ONE OF
24 SUCH COMPANIES IN THE UNITED STATES.

Each and every year of the depression the cash income of the Company exceeded all cash demands and in 1933, the most trying year this generation has experienced, it increased its surplus and special contingencies reserve 22% plus.

Operates in the East as well as the West:

Maine	New Jersey	Minnesota
New Hampshire	Ohio	North Dakota
Vermont	Michigan	South Dakota
Massachusetts	Wisconsin	California
Rhode Island	Illinois	Washington
Connecticut	Iowa	Oregon
	Nebraska	

MEN WHO BELIEVE THEY HAVE GENERAL AGENCY
QUALIFICATIONS MAY OBTAIN FULL PARTICULARS
BY ADDRESSING THE AGENCY DEPARTMENT.



Ease and contentment in old age are guaranteed by the ever increasing value of life insurance policies.

IOWA—Continued		4 \$2,000 claims..... 8,000	not given 15,000	WILLIAMSBURG—\$17,000	1 claim 2,000	LARNED—\$40,000
Name not given..... 20,000		STUART—\$32,000	\$3,000 to \$5,000: Charles E. McBride, Howard W. Harrington; 5 names not given 28,308	\$3,000 to \$5,000: Elmer Pugh; 1 name not given 7,025	1 claim 1,000	\$3,000 to \$5,000: Harry M. Carr
\$3,000 to \$5,000: John McEandless, LeRoy W. Schauda 9,069		\$15,000 to \$20,000: Minnie I. Draman 4,000	12 \$2,000 claims..... 24,032	2 \$2,000 claims..... 5,000	EMPORIA—\$222,000	2 \$2,000 claims..... 5,000
1 claim 2,500		2 \$2,000 claims..... 4,000	23 \$1,000 claims..... 23,000	WILTON—\$22,000	Name not given..... 29,000	2 \$1,000 claims..... 2,000
2 \$1,000 claims..... 2,000		SUTHERLAND—\$26,000	WAUKON—\$33,000	\$5,000 to \$8,000: Chas. Fred Jenner 5,000	\$8,000 to \$12,000: Omer A. Kirkendall; Secretary 22,044	LAWRENCE—\$227,000
SHENANDOAH—\$80,000		Name not given..... 15,000	\$3,000 to \$5,000: 2 names not given 9,000	\$3,000 to \$5,000: Fred A. Maurer 2,009	\$3,000 to \$5,000: Wm. A. Dye; 2 names not given 12,000	Name not given..... 40,000
5,000 to \$8,000: Lester M. Bohrer 2,000		Name not given..... 5,000	3 \$2,000 claims..... 6,048	1 claim 1,000	10 \$2,000 claims..... 20,000	Joseph S. Hopping..... 34,000
2 \$2,000 claims..... 6,000		TAMA—\$51,000	2 \$1,000 claims..... 2,910	WINTERSET—\$39,000	6 \$1,000 claims..... 6,000	\$5,000 to \$8,000: Harry C. Treworky, Clark DeVal; Merchant; 1 name not given 24,948
2 \$1,000 claims..... 2,000		\$8,000 to \$12,000: Frank A. Booth 6,687	WEBSTER CITY—\$59,000	\$3,000 to \$5,000: Thomas M. Scott; 1 name not given 6,000	EUREKA—\$36,000	\$3,000 to \$5,000: Kenwick E. Crockett; 2 names not given 11,067
SIOUX CITY—\$1,280,000		Name not given..... 8,000	\$3,000 to \$5,000: Julia D. Ellington, Jesse A. Fisher; 1 name not given 12,000	4 \$2,000 claims..... 8,000	\$3,000 to \$5,000: Harry H. Robbins, Fred A. Breitkreutz 7,500	2 \$2,000 claims..... 4,000
John H. Kelly..... 305,684		1 claim 2,000	3 \$2,000 claims..... 6,142	3 \$1,000 claims..... 3,000	1 claim 2,500	3 \$2,000 claims..... 6,000
John G. Sibert..... 69,000		3 \$1,000 claims..... 3,000	1 claim 1,000	WOODBINE—\$91,000	2 \$1,000 claims..... 2,000	9 \$1,000 claims..... 9,000
Editor 25,174		TOLEDO—\$19,000	WHAT CHEER—\$17,000	Joe E. Dale..... 59,000	FORT SCOTT—\$150,000	LEAVENWORTH—\$291,000
Name not given..... 21,500		\$3,000 to \$5,000: 2 names not given 7,383	\$3,000 to \$5,000: Albert L. Hatcher, Willie L. Herrmann; 1 name not given 12,093	\$15,000 to \$20,000: Bruce R. Mills 2,093	Luther D. Marr..... 85,000	Name not given..... 96,000
\$15,000 to \$20,000: Gustav Scherling 15,000		2 \$2,000 claims..... 4,000	UNIONVILLE—\$32,000	1 claim 2,093	Name not given..... 7,000	\$15,000 to \$20,000: 3 names not given 48,610
Name not given..... 15,000		5 \$1,000 claims..... 6,024	\$8,000 to \$12,000: Dr. L. S. Patterson 3,000	2 \$1,000 claims..... 2,000	Secretary 3,019	Name not given..... 13,000
\$8,000 to \$12,000: 4 names not given 39,081		TRAER—\$30,000	\$3,000 to \$5,000: Mary E. Patterson 1,000	GREAT BEND—\$125,000	2 \$2,000 claims..... 4,076	Name not given..... 7,000
\$5,000 to \$8,000: Jay M. Kilbourne, Charles J. Bell, Ira L. Anderson, Edward W. Meis; 2 names not given 39,534		2 \$2,000 claims..... 4,044	VINTON—\$40,000	\$25,000 to \$30,000: Jesse C. Biggers 20,000	GOODLAND—\$33,000	6 \$2,000 claims..... 12,000
\$3,000 to \$5,000: Edward H. Smith, McReene Edwards, Frank Dixon, Anson J. Brower; 7 names not given 46,685		5 \$1,000 claims..... 6,024	\$12,000 to \$15,000: John D. Nichols 3,000	\$1,000 to \$2,000: Mrs. Hazel Rouse 2,500	\$5,000 to \$8,000: Mrs. Hazel Rouse 2,500	8 \$1,000 claims..... 8,000
31 \$2,000 claims..... 63,785		UNIONVILLE—\$32,000	\$3,000 to \$5,000: George M. Cox, John E. Luckey, Myron M. Richard; 1 name not given 17,161	GREAT BEND—\$125,000	1 claim 2,500	Industrial: Co. No. 12..... 648
36 \$1,000 claims..... 36,000		\$8,000 to \$12,000: Dr. L. S. Patterson 3,000	1 claim 2,500	\$25,000 to \$30,000: Jesse C. Biggers 20,000	McPHERSON—\$56,000	Automobile Dealer 3,166
Industrial: Co. No. 1, 40 claims 10,749		WAPELO—\$40,000	WASHBURN—\$40,000	Name not given..... 20,000	Automobile Dealer 3,166	4 \$2,000 claims..... 8,500
SOLON—\$20,000		\$12,000 to \$15,000: John D. Nichols 3,000	\$12,000 to \$15,000: John D. Nichols 3,000	Name not given..... 10,000	4 \$2,000 claims..... 8,500	2 \$1,000 claims..... 2,200
\$12,000 to \$15,000: Joseph S. Ulrich 1,009		\$3,000 to \$5,000: George M. Cox, John E. Luckey, Myron M. Richard; 1 name not given 17,161	\$3,000 to \$5,000: George M. Cox, John E. Luckey, Myron M. Richard; 1 name not given 17,161	5,000 to \$8,000: Dr. Addison Kendall 3,000	MADISON—\$18,000	\$12,000 to \$15,000: Guy Bangs
1 claim 1,009		1 claim 2,500	1 claim 2,500	Name not given..... 3,000	MANHATTAN—\$99,000	2 \$2,000 claims..... 4,000
SPIRIT LAKE—\$18,000		WAFELLO—\$40,000	WAFELLO—\$40,000	4 \$2,000 claims..... 8,000	\$8,000 to \$12,000: Oscar H. Halstead; 1 name not given 21,000	3 \$1,000 claims..... 3,000
\$5,000 to \$8,000: Lenton W. Owen 5,000		\$12,000 to \$15,000: John H. Buser 3,000	\$12,000 to \$15,000: John H. Buser 3,000	3 \$1,000 claims..... 3,201	Name not given..... 5,000	2 \$2,000 claims..... 4,000
1 claim 1,000		\$3,000 to \$5,000: Harry O. Weaver 3,000	\$3,000 to \$5,000: Harry O. Weaver 3,000	HAYS—\$55,000	2 \$2,000 claims..... 4,000	3 \$1,000 claims..... 3,000
SPENCER—\$42,000		2 \$2,000 claims..... 4,000	2 \$2,000 claims..... 4,000	Name not given..... 15,000	MARYSVILLE—\$57,000	\$25,000 to \$30,000: Gordon Payne
Name not given..... 10,000		WASHINGTON—\$71,000	WASHINGTON—\$71,000	Name not given..... 10,060	\$25,000 to \$30,000: Gordon Payne	2 \$2,000 claims..... 4,500
Name not given..... 3,000		\$5,000 to \$8,000: Wm. W. Cherry; Farmer 11,242	\$5,000 to \$8,000: Wm. W. Cherry; Farmer 11,242	\$5,000 to \$8,000: John O'Loughlin 3,000	1 claim 1,000	1 claim 1,000
1 claim 1,264		\$3,000 to \$5,000: Donald J. Ross 3,000	\$3,000 to \$5,000: Donald J. Ross 3,000	\$3,000 to \$5,000: Frederick W. Arnold; 1 name not given 7,000	NEWTON—\$166,000	Name not given..... 32,065
STORM LAKE—\$47,000		\$5,000 to \$8,000: Wm. W. Cherry; Farmer 11,242	\$5,000 to \$8,000: Wm. W. Cherry; Farmer 11,242	3 \$1,000 claims..... 3,000	Name not given..... 28,159	\$12,000 to \$15,000: Perry M. Hoisington
Name not given..... 10,000		\$3,000 to \$5,000: Donald J. Ross 3,000	\$3,000 to \$5,000: Donald J. Ross 3,000	HIGHLAND—\$20,000	12,000 to \$15,000: Perry M. Hoisington	Name not given..... 3,000
\$5,000 to \$8,000: Merchant; 1 name not given..... 11,942		ROSS 3,000	ROSS 3,000	Name not given..... 10,000	5 \$2,000 claims..... 10,500	9 \$1,000 claims..... 9,000
\$3,000 to \$5,000: Frank W. Mack, Samuel T. Farmer 8,000		3 \$2,000 claims..... 6,048	3 \$2,000 claims..... 6,048	HOLTON—\$39,000	NORTON—\$26,000	\$3,000 to \$5,000: James A. Kaufen
3 \$2,000 claims..... 6,000		5 \$1,000 claims..... 5,000	5 \$1,000 claims..... 5,000	3 \$2,000 claims..... 6,042	\$3,000 to \$5,000: James A. Kaufen	
STRAWBERRY POINT—\$23,000		WATERLOO—\$394,000	WATERLOO—\$394,000	4 \$1,000 claims..... 4,000		
\$3,000 to \$5,000: Alva L. Clute 5,000		Name not given..... 50,000	Name not given..... 50,000	HUTCHINSON—\$492,000		
3 \$2,000 claims..... 6,000		\$20,000 to \$25,000: Jacob Ackermann, Louis A. Kliebenstein 41,272	\$20,000 to \$25,000: Jacob Ackermann, Louis A. Kliebenstein 41,272	Emerson Carey 126,000		
STRAWBERRY POINT—\$23,000		Name not given..... 10,406	Name not given..... 10,406	Name not given..... 56,500		
\$3,000 to \$5,000: Alva L. Clute 5,000		\$5,000 to \$8,000: 2 names not given 10,406	\$5,000 to \$8,000: 2 names not given 10,406	Harry L. Bossemeyer..... 55,000		
3 \$2,000 claims..... 6,000		5,000 to \$8,000: 2 names not given 10,406	5,000 to \$8,000: 2 names not given 10,406			

Life Insurance Provides Funds for Settling Estate

WICHITA, KAN.—My husband, the late L. S. Naftzger, was president of the Southwest National Bank and the Southwest Building & Loan Association and was interested in many other enterprises. He was the oldest banker in Wichita and had held many responsible positions in his long and busy life. At his death we had no debts and had accumulated a small fund towards the expense of his long illness and subsequent death but found it inadequate to pay all the expense attached to settling up the estate. I cashed in a \$3,000 and a \$2,000 policy for living expenses and I left \$6,000 with the Northwestern Mutual Life and \$5,000 with the New York Life, the proceeds being paid on instalments.—Ida L. Naftzger.

KANSAS—Continued

SABETHA—\$29,000	
\$3,000 to \$5,000: John C. Lanning	
4 \$2,000 claims.....	8,027
SAINT JOHN—\$47,000	
\$12,000 to \$15,000: Edward E. Harrison	
\$3,000 to \$5,000: Broadus Hanley	
3 \$2,000 claims.....	7,500
3 \$1,000 claims.....	3,200
SAINT MARY—\$61,000	
Frank A. Moss.....	36,000
Name not given.....	5,000
2 \$2,000 claims.....	4,000
SALINA—\$273,000	
\$20,000 to \$25,000: Frank E. Barbee	
\$15,000 to \$20,000: J. R. Porterfield	
\$3,000 to \$12,000: Samuel F. Gutsch	
\$3,000 to \$5,000: Wm. R. Cox, Warren T. Welsch;	
5 names not given.....	29,133
11 \$2,000 claims.....	22,000
6 \$1,000 claims.....	6,000
SMITH CENTER—\$24,000	
\$3,000 to \$5,000: George T. Moore; 1 name not given	9,000
1 claim.....	2,034
1 claim.....	1,000

TOPEKA—\$870,000

\$25,000 to \$30,000: Banker and Realtor; 1 name not given	50,074
\$20,000 to \$25,000: Robt. B. Phillips	
\$15,000 to \$20,000: Louis A. Alexander; 2 names not given	59,500
\$12,000 to \$15,000: Charles B. Ramsey	
\$8,000 to \$12,000: Mary E. Vogt, Alfred A. Scott; 1 name not given	28,072
\$5,000 to \$8,000: Charles A. Long, George E. Lawson, George D. Holt; 1 name not given	24,719
\$3,000 to \$5,000: Frank L. Cowell, Guy A. Morse, Glen T. Murphy, Lawrence E. Shoenbrook, Chas. C. Summers; Secretary; 9 names not given	55,057
19 \$2,000 claims.....	38,000
26 \$1,000 claims.....	26,000
Industrial: Co. No. 6, 42 claims	8,106
Industrial: Co. No. 12..	1,210
TURON—\$28,000	
\$5,000 to \$8,000: John W. Potter	
\$3,000 to \$5,000: Eric W. Niswanger	
1 claim.....	2,000
1 claim.....	1,000

WAKEENEY—\$25,000

\$5,000 to \$8,000: Wilhelm H. C. Musselman	
\$3,000 to \$5,000: John T. W. Cloud; Farmer...	7,449
1 claim.....	2,000

WELLSVILLE—\$30,000

\$8,000 to \$12,000: George J. Bauer	
3 \$2,000 claims.....	6,733

WHITE CLOUD—\$16,000

Name not given.....	11,230
1 claim.....	1,000

WICHITA—\$2,973,000

Name not given.....	601,000
Charles M. Jackson.....	131,000
Name not given.....	51,281
Name not given.....	50,000
Name not given.....	50,000
Wm. S. Hadley.....	38,000
Samuel O. Naftzger.....	35,000
\$25,000 to \$30,000: James W. Craig, Walter J. Weiss	56,000
\$20,000 to \$25,000: 4 names not given	100,000
Name not given.....	20,000
\$8,000 to \$12,000: Levi S. Naftzger, Carrie S. McNeal, James H. Stewart, Oscar O. Beatie; 5 names not given	91,408

\$5,000 to \$8,000: Frederick R. Smith, John E. Wagner, F. H. Morrison, L. R. Merry; Realtor; 2 names not given	37,897
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\$3,000 to \$5,000: Edward Hartman, Francis M. Hazlewood, Homer J. Hubbard, Edward C. Koester, Thomas W. Myers, Mark Norwood, Frederick H. Robertson, Aaron W. Stoner, John W. Ward, Cecil D. Whitcomb; 16 names not given	114,185
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23 \$2,000 claims.....	46,000
39 \$1,000 claims.....	39,000
Industrial: Co. No. 6, 44 claims	13,142
Industrial: Co. No. 12..	4,599

WILMORE—\$28,000

Name not given.....	25,000
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WINFIELD—\$65,000

Name not given.....	37,649
\$3,000 to \$5,000: 2 names not given	9,000
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,000
Industrial: Co. No. 12..	720

KENTUCKY

Total Payments in State.....	\$39,100,000
Decrease in Payments in 1933.....	\$10,900,000
Percentage of Decrease.....	21%
Rank in Payments among States.....	22nd
Rank in Population.....	17th
Payments Per Capita.....	\$14.85

ALBANY—\$24,000

Sheriff.....	10,017
\$3,000 to \$5,000: Plato Hancock	
1 claim.....	2,000
1 claim.....	1,000

ALLENSVILLE—\$17,000

\$3,000 to \$5,000: Alfred D. Cecil; 1 name not given	8,000
1 claim.....	2,000
1 claim.....	1,000

ASHLAND—\$256,000

\$20,000 to \$25,000: Earnest L. Helfrich	
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\$12,000 to \$15,000: Wm. M. Bond, Wallace J. Williamson	30,000
\$8,000 to \$12,000: Walter S. Wells; 3 names not given	37,862
\$5,000 to \$8,000: Cashier, Attorney; 2 names not given	23,853
\$3,000 to \$5,000: James T. Wheeler, James H. Davison, John E. Nichol;	
2 names not given.....	21,000
3 \$2,000 claims.....	6,000
10 \$1,000 claims.....	10,000
Industrial: Co. No. 2, 52 claims	12,196

Industrial: Co. No. 10, 80 claims	13,178
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AUGUSTA—\$104,000

Company Treasurer.....	94,305
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BELLEVEUE—\$92,000

Name not given.....	15,000
Retired.....	4,006
3 \$2,000 claims.....	6,000
5 \$1,000 claims.....	5,279

BOURBON COUNTY—\$25,000

Name not given.....	10,500
2 \$2,000 claims.....	4,500
1 claim.....	1,000

BOWLING GREEN—\$185,000

\$12,000 to \$15,000: Chester A. Bickel, Lowe G. Johnson	22,716
\$5,000 to \$8,000: Alonzo C. Burton, Dr. James W. Lewis, John H. Larmon	20,500
\$3,000 to \$5,000: Henry E. Stone, Mrs. Louella Temple, Geo. C. James; 1 name not given	15,000
7 \$2,000 claims.....	14,000
15 \$1,000 claims.....	15,000
Industrial: Co. No. 2, 14 claims	2,288
Industrial: Co. No. 5, 10 claims	2,742
Industrial: Co. No. 6, 61 claims	5,361

BUECHEL—\$61,000

\$20,000 to \$25,000: Frank G. Snyder; 1 name not given	42,750
Name not given.....	10,000
Name not given.....	3,835
2 \$1,000 claims.....	2,000

CADIZ—\$21,000

\$8,000 to \$12,000: Henry R. Lawrence	
1 claim.....	2,000
1 claim.....	1,000

CALHOUN—\$35,000

\$8,000 to \$12,000: Josiah H. Miller	
Attorney.....	5,109
1 claim.....	2,106
4 \$1,000 claims.....	4,000

CAMPBELLSVILLE—\$25,000

\$8,000 to \$12,000: Joe Willock	
Name not given.....	3,476
2 \$1,000 claims.....	2,000

CARLSLE—\$39,000

\$12,000 to \$15,000: Samuel H. Cunningham	
3 \$2,000 claims.....	6,000
2 \$1,000 claims.....	2,312

COVINGTON—\$901,000

Name not given.....	60,000
\$25,000 to \$30,000: John L. Goble	
Name not given.....	14,000
\$8,000 to \$12,000: Edward H. Flach; 3 names not given	40,804
Name not given.....	5,683
\$3,000 to \$5,000: Lawrence O. Nutter, Henry Huber;	
2 names not given.....	18,000
9 \$2,000 claims.....	18,000
29 \$1,000 claims.....	29,000
Industrial: Co. No. 2, 90 claims	18,822
Industrial: Co. No. 4, 7 claims	1,407
Industrial: Co. No. 5, 14 claims	4,636
Industrial: Co. No. 10, 384 claims	59,817
Industrial: Co. No. 12..	1,215

CRESTWOOD—\$313,000

Henry L. Ott.....	309,752
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CYNTHIANA—\$66,000

\$5,000 to \$8,000: Alveh Hidreth Stone; Housewife	13,836
\$3,000 to \$5,000: Richard S. Kitchen; Banker; 1 name not given	13,017
2 \$2,000 claims.....	4,000
4 \$1,000 claims.....	4,000

DANVILLE—\$242,000

Name not given.....	102,500
Name not given.....	20,500
\$12,000 to \$15,000: 3 names not given	45,000
Name not given.....	10,000
\$3,000 to \$5,000: Banker; 1 name not given	9,618
3 \$2,000 claims.....	6,000
3 \$1,000 claims.....	3,000

EDMONTON—\$28,000

\$15,000 to \$20,000: Willie Wilson	
Name not given.....	3,000
1 claim.....	1,000

EIGHTY EIGHT—\$13,000

\$8,000 to \$12,000: Robert E. Richardson	
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EMINENCE—\$24,000

\$3,000 to \$5,000: Retired; 2 names not given	9,029
3 \$1,000 claims.....	3,000

FINCHVILLE—\$15,000

Farmer.....	10,051
1 claim.....	1,000

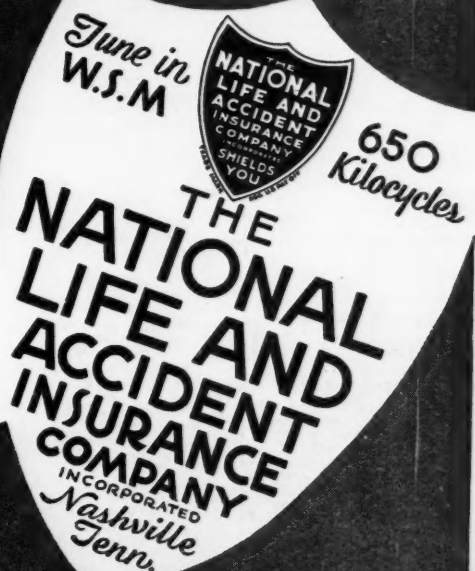
FLEMINGSBURG—\$40,000

Name not given.....	12,611
Name not given.....	10,000
Name not given.....	3,000
2 \$2,000 claims.....	4,000
1 claim.....	1,000

\$20,000 PAID in CLAIMS
each working day in 1933

● Proof that the SHIELD company promptly carries out the letter and spirit of its contracts.

The "SHIELD" Company is noted for its promptness in paying claims.



KENTUCKY—Continued

FORT MITCHELL—\$37,000
Name not given..... 20,000

FORT THOMAS—\$286,000
Kenneth F. Williams... 66,000
Name not given..... 48,832
Name not given..... 47,632
Raymond D. Ross..... 46,000
Name not given..... 17,130
Name not given..... 10,000
Name not given..... 3,000
2 \$1,000 claims..... 2,500

FRANKFORT—\$148,000
Name not given..... 20,000
Name not given..... 13,061
\$3,000 to \$5,000: Joseph P. Noonan; 2 names not given..... 12,113
3 \$1,000 claims..... 3,018
Industrial: Co. No. 2, 7 claims..... 1,638

FRANKLIN—\$79,000
Name not given..... 30,000
Name not given..... 20,000
\$3,000 to \$5,000: 2 names not given..... 6,000
1 claim..... 2,500
2 \$1,000 claims..... 2,000
Industrial: Co. No. 5, 4 claims..... 975

FULTON—\$36,000
\$5,000 to \$8,000: Joe H. Duncan..... 6,500
3 \$2,000 claims..... 3,000
3 \$1,000 claims..... 3,000
Industrial: Co. No. 5, 3 claims..... 892

GEORGETOWN—\$49,000
Name not given..... 15,000
\$3,000 to \$5,000: 2 names not given..... 10,000
3 \$2,000 claims..... 6,000
2 \$1,000 claims..... 2,000

GLASGOW—\$116,000
Name not given..... 41,000
Name not given..... 20,730
Name not given..... 10,000
Name not given..... 7,272
\$3,000 to \$5,000: 2 names not given..... 6,500
3 \$2,000 claims..... 4,169

GREEN RIVER—\$12,000
Name not given..... 10,000

GREENSBURG—\$42,000
\$20,000 to \$25,000: Lee W. Conkley..... 13,366
Name not given..... 13,366

GREENVILLE—\$35,000
\$15,000 to \$20,000: John T. Reynolds, Jr..... 4,200
2 \$2,000 claims..... 1,000
1 claim..... 1,000

GUTHRIE—\$28,000
Name not given..... 15,000
Name not given..... 10,000

HARDIN—\$23,000
Name not given..... 14,000
\$5,000 to \$5,000: Teddie L. Pace..... 4,000

HARLAN—\$97,000
Name not given..... 40,000
Name not given..... 5,000
2 \$2,000 claims..... 4,000

HENDERSON—\$358,000
W. Elliott..... 114,000
Grocer..... 40,197
Name not given..... 30,000
\$15,000 to \$30,000: Edwin Hodge; 3 names not given..... 72,746
\$8,000 to \$12,000: 2 names not given..... 20,000
\$3,000 to \$5,000: William Buchanan; 1 name not given..... 8,000
4 \$2,000 claims..... 8,000
4 \$1,000 claims..... 8,000
Industrial: Co. No. 2, 25 claims..... 2,877

HICKMAN—\$51,000
Name not given..... 10,000
\$3,000 to \$5,000: 5 names not given..... 20,267
3 \$2,000 claims..... 7,000

HODGENVILLE—\$30,000
Name not given..... 3,376
2 \$2,000 claims..... 5,000
4 \$1,000 claims..... 4,000

HOPKINSVILLE—\$171,000
Rodman Meacham..... 31,000
\$12,000 to \$15,000: Dr. Robert L. Woodward..... 8,000
\$8,000 to \$12,000: G. C. Atkinson..... 8,000
Name not given..... 8,000
\$3,000 to \$5,000: R. J. Johnson; 3 names not given..... 16,649
7 \$2,000 claims..... 14,000
3 \$1,000 claims..... 3,300
Industrial: Co. No. 6, 107 claims..... 22,337

JEFFERSONTOWN—\$56,000
A. Sweeney..... 5,000
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,000

JENKINS—\$14,000
\$3,000 to \$5,000: John M. Paul, James W. Beatty..... 2,000
1 claim..... 1,000

KNOB LICK—\$13,000
Name not given..... 10,000
1 claim..... 1,000



Keep her smiling through the years by making her immune to financial difficulties with adequate life insurance protection.

LAFAYETTE—\$37,000
Name not given..... 28,600
Name not given..... 5,000

LEBANON—\$66,000
Name not given..... 7,420
\$3,000 to \$5,000: W. M. Boner, Robert W. Taylor; 2 names not given..... 20,000
1 \$2,000 claim..... 8,000
3 \$1,000 claims..... 5,060

LEXINGTON—\$980,000
Name not given..... 100,000
Name not given..... 60,000
Charles F. West..... 38,000
Name not given..... 35,000
\$20,000 to \$25,000: 5 names not given..... 117,240
\$15,000 to \$20,000: Asa C. Thomas; 1 name not given..... 37,000
Name not given..... 14,118
\$8,000 to \$12,000: John B. Dicker, W. W. Keys; Physician; 7 names not given..... 102,291
\$5,000 to \$8,000: Albert B. Hall; 1 name not given..... 15,222
\$3,000 to \$5,000: John M. Anderson, Jas. B. Richardson, Albert V. Stuart; 15 names not given..... 75,000
16 \$2,000 claims..... 32,000
23 \$1,000 claims..... 23,000
Industrial: Co. No. 2, 13 claims..... 2,291
Industrial: Co. No. 5, 22 claims..... 5,962
Industrial: Co. No. 6, 292 claims..... 42,628

LOUISVILLE—\$6,318,000
Henry Altmstedt..... 304,000
Lewis W. Hancock..... 125,000
Otto Seelbach..... 70,000
John G. Garibaldi..... 68,000
Retired..... 65,821
Name not given..... 52,500
Name not given..... 50,000
Name not given..... 48,750
Walter C. Stacy..... 45,770
S. L. Frazier..... 45,000
Name not given..... 39,500
Charles D. Campbell..... 30,000
\$25,000 to \$30,000: William B. Beckman..... 20,000
\$20,000 to \$25,000: Frank G. Snyder, Frank H. Brown; 1 name not given..... 69,265
\$15,000 to \$20,000: Joseph Marone, Roe R. Hobbs, Eli B. Evans; 5 names not given..... 147,000
\$12,000 to \$15,000: Leo J. Zimlich; 5 names not given..... 84,300
\$8,000 to \$12,000: Robert L. McKellar, Wm. L. Kennett, Nancy B. Acosta; Salesman, Contractor; 11 names not given..... 159,503
\$5,000 to \$8,000: Theodore R. Stauff, C. F. Proehl, Dillon E. Mapother, Thomas Gleason, Wm. Carter, Dr. Benjamin L. Bruner; Banker, Assembler, Insurance Agent, Manufacturer, Sales Manager; 6 names not given..... 167,520
\$3,000 to \$5,000: John R. Falconer, Morris F. Landau, Wm. I. Lipscomb, James House, Charles Gutig, Wm. T. Elder, A. M. Wade, Martha J. Sherman, Jacob Schaus, Fred H. Sackett, Morvin Roberts, Thomas Powell, J. Morthorst, Wm. H. Moeller; 44 names not given..... 243,300
85 \$2,000 claims..... 171,250
119 \$1,000 claims..... 119,000
Industrial: Co. No. 1, 106 claims..... 37,076
Industrial: Co. No. 2, 271 claims..... 56,153
Industrial: Co. No. 3, 87 claims..... 13,745
Industrial: Co. No. 5, 12 claims..... 4,171

Industrial: Co. No. 6, 293 claims..... 42,215
Industrial: Co. No. 10, 728 claims..... 123,285
Industrial: Co. No. 12, 1,575

LYNDON—\$17,000
\$3,000 to \$5,000: Lewis Wernette Hancock; 2 names not given..... 14,000

MADISONVILLE—\$66,000
\$5,000 to \$8,000: Chas. O. Osburn..... 5,000
Name not given..... 2,232
1 claim..... 3,286
Industrial: Co. No. 5, 8 claims..... 3,286

MAYFIELD—\$69,000
\$8,000 to \$12,000: Nathan A. Hale..... 3,458
\$5,000 to \$8,000: Ann P. Cash..... 4,000
Name not given..... 5,005
5 \$1,000 claims..... 1,354
Industrial: Co. No. 2, 8 claims..... 1,354

MAYSVILLE—\$304,000
Name not given..... 70,000
Name not given..... 63,000
Name not given..... 25,000
Grain Merchant..... 10,130
\$5,000 to \$8,000: Joseph W. Downing; 3 names not given..... 27,140
\$3,000 to \$5,000: Alice W. Davis; 4 names not given..... 22,500
4 \$2,000 claims..... 8,500
6 \$1,000 claims..... 6,000

MIDDLESBORO—\$115,000
\$5,000 to \$8,000: Wm. J. Callison..... 5,000
Name not given..... 4,000
2 \$2,000 claims..... 3,258
Industrial: Co. No. 2, 17 claims..... 3,076
Industrial: Co. No. 5, 7 claims..... 3,076

MONTICELLO—\$57,000
\$15,000 to \$20,000: Edward E. Bell..... 10,000
Name not given..... 2 names not given..... 6,500
3 \$2,000 claims..... 6,513
1 claim..... 1,000

MORGANFIELD—\$27,000
\$8,000 to \$12,000: John P. Longstaff..... 2,000
1 claim..... 1,000

MOUNT STERLING—\$106,000
Name not given..... 50,000
Name not given..... 17,000
\$3,000 to \$5,000: 3 names not given..... 9,687
1 claim..... 2,029
4 \$1,000 claims..... 4,000

MURRAY—\$32,000
\$5,000 to \$8,000: 2 names not given..... 11,647
Name not given..... 3,000
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

NEWPORT—\$293,000
Otto Zimmerman..... 34,000
\$25,000 to \$30,000: Allen Heath..... 8,000
\$8,000 to \$12,000: Bernard Vonderhaar..... 5,000
\$5,000 to \$8,000: Edward H. Reed..... 5,000
\$3,000 to \$5,000: Walter F. Carr, George T. Metzler, Vladislav Lawgaur, Rev. Joseph A. Flynn; Dye Maker; 1 name not given..... 23,279
3 \$2,000 claims..... 6,000
17 \$1,000 claims..... 17,000
Industrial: Co. No. 4, 7 claims..... 1,934
Industrial: Co. No. 10, 467 claims..... 74,375

OWENSBORO—\$279,000

\$25,000 to \$30,000: Esrael Baker..... 28,524
\$12,000 to \$15,000: 2 names not given..... 10,000
Name not given..... 7,591
President..... 27,294
\$3,000 to \$5,000: Stephen A. Winstead, Joseph N. Fireline; 5 names not given..... 16,500
8 \$2,000 claims..... 16,500
16 \$1,000 claims..... 16,000
Industrial: Co. No. 2, 36 claims..... 5,718

OWINGSVILLE—\$26,000

Name not given..... 11,000
1 claim..... 2,275
1 claim..... 1,000

PACKARD—\$16,000

\$8,000 to \$12,000: Thomas Ledford Shelley

PADUCAH—\$478,000

Name not given..... 41,000
\$20,000 to \$25,000: Lyda J. Hanifan; 1 name not given..... 47,500
\$15,000 to \$20,000: Wm. C. Eubanks; 2 names not given..... 50,747
\$12,000 to \$15,000: Robt. P. Fisher; 1 name not given..... 28,000
Name not given..... 10,000
\$5,000 to \$8,000: Harry R. Bash, Abraham Livingston; Manager; 1 name not given..... 25,521
\$3,000 to \$5,000: Henry A. Petter, Alfred Levy, Frank James; Railroad Agent; 7 names not given..... 46,042
11 \$2,000 claims..... 22,000
17 \$1,000 claims..... 17,000
Industrial: Co. No. 2, 63 claims..... 11,248
Industrial: Co. No. 5, 15 claims..... 4,914
Industrial: Co. No. 6, 117 claims..... 16,555
Industrial: Co. No. 12, 1,833

PAINTSVILLE—\$87,000

\$20,000 to \$25,000: Charles A. Kirk; 1 name not given..... 46,000
Name not given..... 10,000
\$3,000 to \$5,000: Glen V. Daniel..... 2,000
1 claim..... 3,000
Industrial: Co. No. 2, 7 claims..... 1,542

PARIS—\$194,000

\$20,000 to \$25,000: David C. Parrish, John N. Brennan; 1 name not given..... 67,380
\$15,000 to \$20,000: 2 names not given..... 35,000
Name not given..... 15,000
Name not given..... 12,000
\$3,000 to \$5,000: 2 names not given..... 10,000
4 \$2,000 claims..... 8,000
5 \$1,000 claims..... 5,000

PEMBROKE—\$28,000

\$12,000 to \$15,000: Elzie B. Ledford..... 8,000
\$3,000 to \$5,000: 2 names not given..... 8,000

PINEVILLE—\$39,000

\$8,000 to \$12,000: James G. Rollins..... 5,000
\$5,000 to \$8,000: Harold P. Card..... 3,067
Name not given..... 1,000
1 claim..... 1,000
Industrial: Co. No. 2, 3 claims..... 807

PRESTONSBURG—\$21,000

Attorney..... 6,561
\$3,000 to \$5,000: John C. B. Auxier..... 2,000
1 claim..... 2,000

PRINCETON—\$42,000

Name not given..... 10,000
4 \$1,000 claims..... 4,000

PROVIDENCE—\$36,000

\$3,000 to \$5,000: Minnie R. Wynns; 1 name not given..... 9,000
3 \$1,000 claims..... 3,000

RICHMOND—\$51,000

Name not given..... 15,000
Name not given..... 5,000
4 \$2,000 claims..... 8,500
2 \$1,000 claims..... 2,000

RUSSELLVILLE—\$33,000

\$3,000 to \$5,000: Francis E. Taylor; 2 names not given..... 9,000
4 \$2,000 claims..... 8,000

SHELBYVILLE—\$64,000

\$5,000 to \$8,000: Joseph Sallinger..... 3,000
\$3,000 to \$5,000: Robert Lee Ethington; Retired; 4 names not given..... 26,201
3 \$2,000 claims..... 6,001
4 \$1,000 claims..... 4,000

SOMERSET—\$43,000

Name not given..... 10,000
3 \$2,000 claims..... 6,000
4 \$1,000 claims..... 4,000
Industrial: Co. No. 2, 13 claims..... 2,573

SOUTH—\$11,000

Farmer..... 10,015

STANFORD—\$28,000

Salesman..... 5,022
\$3,000 to \$5,000: Samuel Morgan..... 2,500
4 \$1,000 claims..... 4,000

VALLEY STATION—\$16,000

\$12,000 to \$15,000: Ray M. Means..... 5,000
1 claim..... 2,002
3 \$1,000 claims..... 3,000

VERSAILLES—\$20,000

Name not given..... 5,000
1 claim..... 2,002
3 \$1,000 claims..... 3,000

WILLIAMSBURG—\$26,000

\$15,000 to \$20,000: James M. Sullivan..... 2,000
2 \$1,000 claims..... 2,000

WILLIAMSTOWN—\$11,000

\$3,000 to \$5,000: Joseph A. Harrison, Ad R. Thomas..... 9,000

WINCHESTER—\$211,000

George B. Williams..... 65,000
Andrew H. Hampton..... 38,500
Name not given..... 20,000
\$8,000 to \$12,000: Tip C. Rawlins; Farmer; 1 name not given..... 28,671
\$3,000 to \$5,000: 3 names not given..... 15,000
2 \$2,000 claims..... 4,000
5 \$1,000 claims..... 5,000
Industrial: Co. No. 2, 19 claims..... 4,281

LOUISIANA

Total Payments in State..... \$34,100,000
Decrease in Payments in 1933..... \$8,700,000
Percentage of Decrease..... 20%
Rank in Payments among States..... 24th
Rank in Population..... 22nd
Payments Per Capita..... \$16.25

ALEXANDRIA—\$417,000

Name not given..... 51,000
Name not given..... 44,500
William J. O'Pry..... 41,000
Ralph B. Easton..... 39,500
Company President..... 30,279
\$15,000 to \$20,000: Jos. A. Packer..... 12,000
Name not given..... 12,000
\$5,000 to \$8,000: Jesse Harder..... 15,521
\$3,000 to \$5,000: Domony Oliver, Archie B. Crawford; Attorney; 1 name not given..... 14,000
7 \$2,000 claims..... 5,039
5 \$1,000 claims..... 3,837
Industrial: Co. No. 5, 10 claims..... 14,963
Industrial: Co. No. 12, 2,679

ALGIERI—\$16,000

Name not given..... 10,000
2 \$1,000 claims..... 2,000

AMITE—\$28,000

\$15,000 to \$20,000: Ray D. Magruder..... 3,025
1 claim..... 1,000

BATON ROUGE—\$414,000

\$8,000 to \$12,000: Allen S. Hogue, Herman F. Ortleib; Merchant; 1 name not given..... 37,165
\$5,000 to \$8,000: J. O. Goudchaux; 1 name not given..... 11,500
\$3,000 to \$5,000: Elmer S.

Reynaud, Giuseppe Parrino, Ralph W. Loveland, Alonzo A. Fridge, Joseph Dupuy; Capitalist; State Agent..... 26,323
6 \$2,000 claims..... 12,000
9 \$1,000 claims..... 9,000
Industrial: Co. No. 4, 76 claims..... 13,792
Industrial: Co. No. 5, 11 claims..... 2,893
Industrial: Co. No. 6, 187 claims..... 20,753
Industrial: Co. No. 12, 4,933

BREAUX BRIDGE—\$19,000

\$3,000 to \$5,000: Holden LeBlanc, Louis C. St. Germain..... 9,247
2 \$1,000 claims..... 2,547

COLUMBIA—\$13,000

Merchant..... 5,101
\$3,000 to \$5,000: Smith Butler..... 5,000

DENHAM SPRINGS—\$37,000

\$15,000 to \$20,000: Charles L. Jackson..... 12,043
1 claim..... 1,000

DONALDSONVILLE—\$85,000

Adolphe Netter..... 30,000
Name not given..... 10,000
\$3,000 to \$5,000: 5 names not given..... 30,320
5 \$1,000 claims..... 5,011

FRANKLIN—\$80,000

Retired..... 66,163
2 \$2,000 claims..... 4,100
4 \$1,000 claims..... 4,000

Young Bride Sees That Husband Is Sold First \$1,000 Policy

The widow of a prominent insurance publicity man tells the story of how her husband acquired his first life insurance policy some 30 years ago. About a month after they were married, while seated at the breakfast table one morning, the young bride thought it well to inquire into the financial status of her husband. He was then a reporter on a newspaper. She began with a mild question as to his bank account. In reply he slapped his hip pocket and declared that it was right there, that there was no use in bothering with banks. Slightly startled, she then asked how much life insurance he carried. "None" was his hearty answer and gulping his coffee, he departed for the office.

Finding herself on what she considered a rather unstable footing, the young wife of four weeks pondered a few minutes in serious thought and then hastened to the telephone. She seized the classified directory and with only a vague notion of what she wanted to do, she turned to the insurance listings and beginning with "A," ran her fingers slowly down the page, looking for an insurance company. The first one she found was the Aetna and she called the number. The person on the other end of the wire must have been pleasantly startled to hear a crisp young voice say, most decisively, "I want you to send someone right down to my husband to insure him." She gave the young reporter's name and office address and turned away from the phone, well satisfied with herself. The policy was written in spite of the young man's first objection and she is still well satisfied with that action of hers, because upon her husband's death within the last year the first check she received was from the Aetna in payment of that \$1,000 policy.

LOUISIANA—Continued

HOMER—\$33,000

\$5,000 to \$8,000: Reuben S. Smith
\$3,000 to \$5,000: Cleveland B. Feartherston
2 \$2,000 claims..... 4,009

LAFAYETTE—\$37,000

Farmer..... 8,456
\$3,000 to \$5,000: Lloyd E. Fishback
4 \$1,000 claims..... 4,500
Industrial: Co. No. 6, 114
claims..... 13,345

LAKE CHARLES—\$159,000

Name not given..... 24,000
Contractor..... 5,069
\$3,000 to \$5,000: Albert M. Miller; 1 name not given..... 8,873
3 \$2,000 claims..... 6,500
4 \$1,000 claims..... 4,900
Industrial: Co. No. 4, 13
claims..... 4,568
Industrial: Co. No. 5, 2
claims..... 450

LAKELAND—\$19,000

Name not given..... 10,000
Name not given..... 3,000

MANSFIELD—\$36,000

\$8,000 to \$12,000: Buford K. Parrish
\$3,000 to \$5,000: 3 names
not given..... 9,000
1 claim..... 2,008
1 claim..... 1,003

MARINGOUIN—\$51,000

\$20,000 to \$25,000: Joseph L. Landry
Merchant..... 7,006
5 \$2,000 claims..... 10,000

MINDEN—\$55,000

Name not given..... 5,226
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,369

MONROE—\$382,000

Name not given..... 78,102
Name not given..... 43,500
\$12,000 to \$15,000: Frank P. Stubbs; 1 name not given..... 28,000
\$8,000 to \$12,000: Robert L. Kellogg, George O. Breese; Executive; 2 names not given..... 51,762
\$5,000 to \$8,000: 2 Attorneys..... 11,573
\$3,000 to \$5,000: 4 names not given..... 18,855
10 \$2,000 claims..... 20,500
3 \$1,000 claims..... 3,000
Industrial: Co. No. 5, 10
claims..... 2,731
Industrial: Co. No. 12, 5, 9, 899

NEW IBERIA—\$75,000

Name not given..... 10,000
4 \$1,000 claims..... 4,016
Industrial: Co. No. 5, 5
claims..... 1,588

NEW ORLEANS—\$8,121,000

Name not given..... 310,000
Name not given..... 309,000
William Waterman..... 125,000
Chairman..... 98,987
Name not given..... 89,500
John S. Waterman, Sr..... 81,000
Name not given..... 80,303
Name not given..... 60,728
Wm. S. Penick..... 55,000
Name not given..... 54,000
Name not given..... 48,220
Name not given..... 47,000
Name not given..... 45,087
Name not given..... 40,000
Name not given..... 39,000
P. Ellis..... 36,000
Name not given..... 31,000
Housewife..... 20,024
\$15,000 to \$20,000: Lucien L. Jarreau; 2 Retired, Vice-President; 4 names not given..... 164,892
\$12,000 to \$15,000: S. L. Breaux, Adam L. Rau; 2 names not given..... 56,000
\$8,000 to \$12,000: Byron H. DeMent; Retired, Stock Broker, Attorney; 9 names not given..... 130,351
\$5,000 to \$8,000: Joseph Tanayac, Nathan I. Shwartz, Harry H. Flowery; Housewife, Traffic Manager, Broker; 2 names not given..... 46,832
\$3,000 to \$5,000: Geo. Goodrow, George M. Strobel, Louis A. Salaun, Eugene L. Poubie, Louis D. Pincke; 2 Retired, Insurance Agent, Engineer, Salesman, Merchant; 27 names not given..... 154,867
45 \$2,000 claims..... 90,000
58 \$1,000 claims..... 60,233
Industrial: Co. No. 3, 60
claims..... 14,021
Industrial: Co. No. 4, 1,078
claims..... 278,291
Industrial: Co. No. 5, 36
claims..... 9,777
Industrial: Co. No. 6, 801
claims..... 97,636
Industrial: Co. No. 12, 33,496

NEW ROADS—\$71,000

Name not given..... 31,000
\$8,000 to \$12,000: Albin Major
\$3,000 to \$5,000: 2 names
not given..... 8,000
4 \$1,000 claims..... 4,000

OPELOUSAS—\$90,000

Name not given..... 25,000
\$8,000 to \$12,000: Alide E. Lafleur; 2 names not given..... 30,000
3 \$2,000 claims..... 7,011
1 claim..... 1,000

RAYNE—\$25,000

Banker..... 5,015
\$3,000 to \$5,000: Albert Kahn
3 \$1,000 claims..... 3,001

SHREVEPORT—\$1,810,000

Name not given..... 320,500
Manufacturer..... 100,624
Name not given..... 35,720
Name not given..... 26,710
\$20,000 to \$25,000: Lee F. Molhusen
\$15,000 to \$20,000: Retailer; 1 name not given..... 38,986
\$8,000 to \$12,000: Harry Ehrlich; Millinery; 2 names not given..... 40,167
\$5,000 to \$8,000: Clara R. Hussey; Auditor, Judge, Merchant, Salesman..... 27,183
\$3,000 to \$5,000: Willis D. Redwine, Herbert S. Norton, James E. Larsen, Wm. E. Glassell, Clarence T. Ellington; Traveling Salesman; 5 names not given..... 45,179
2 \$2,000 claims..... 19,500
13 \$1,000 claims..... 13,530
Industrial: Co. No. 4, 92
claims..... 20,822

Industrial: Co. No. 5, 27
claims..... 7,979
Industrial: Co. No. 6, 188
claims..... 30,429
Industrial: Co. No. 12, 26,746

SPRING RIDGE—\$14,000

\$8,000 to \$12,000: James A. Sebastian

SUNSET—\$16,000

Clerk..... 14,302

THIBODAUX—\$36,000

Retired..... 9,053
\$5,000 to \$8,000: 2 names
not given..... 11,400
Name not given..... 3,481

WINNSBORO—\$56,000

Name not given..... 14,000
Name not given..... 12,000
Insurance Business..... 5,058
1 claim..... 2,022
3 \$1,000 claims..... 3,000

not given..... 34,567
\$3,000 to \$5,000: C. S. Pearl; Retired Contractor, Teacher; 11 names
not given..... 49,913
13 \$2,000 claims..... 26,500
14 \$1,000 claims..... 14,000

BIDDEFORD—\$75,000

Name not given..... 10,000
Name not given..... 3,000
2 \$1,000 claims..... 2,509

BOOTHBAY HARBOR—\$21,000

\$8,000 to \$12,000: John F. Corey
1 claim..... 1,806

CAMDEN—\$18,000

Name not given..... 10,000

CAPE ELIZABETH—\$73,600

Name not given..... 68,090

CARIBOU—\$52,000

Name not given..... 3,000
3 \$2,000 claims..... 6,000
1 claim..... 1,000

CUMBERLAND CENTER—\$13,000

Florist..... 10,426

FARMINGTON—\$10,000

Name not given..... 10,000

FREEPORT—\$22,000

\$3,000 to \$5,000: 3 names
not given..... 13,000
1 claim..... 2,000
1 claim..... 1,000

GARDINER—\$23,000

Name not given..... 5,000
1 claim..... 2,001
4 \$1,000 claims..... 4,000

GORHAM—\$30,000

\$15,000 to \$20,000: C. W. Sweetser
3 \$1,000 claims..... 3,597

HAMPDEN—\$10,000

Name not given..... 9,902
1 claim..... 2,826
1 claim..... 1,055

HAMPDEN HIGHLAND—\$13,000

Name not given..... 10,000

HOULTON—\$76,000

\$5,000 to \$8,000: Charles H. Berry; 1 name not given..... 11,570
\$3,000 to \$5,000: 3 names
not given..... 13,000
3 \$2,000 claims..... 6,433
4 \$1,000 claims..... 4,000

LEWISTON—\$286,000

\$8,000 to \$12,000: Cornelius E. Cronin; 3 names not given..... 41,000
\$3,000 to \$5,000: Mechanic; 7 names not given..... 25,700
3 \$2,000 claims..... 7,000
6 \$1,000 claims..... 6,000
Industrial: Co. No. 1, 76
claims..... 15,192

MAINE

Total Payments in State..... \$20,600,000
Increase in Payments in 1933..... \$1,300,000
Percentage of Increase..... 7%
Rank in Payments among States..... 35th
Rank in Population..... 35th
Payments Per Capita..... \$25.80

AUBURN—\$246,000

\$8,000 to \$12,000: Manager, Merchant..... 22,753
\$5,000 to \$8,000: Company President; 2 names not given..... 19,964
\$3,000 to \$5,000: 4 names
not given..... 18,724
6 \$2,000 claims..... 12,000
9 \$1,000 claims..... 9,000

AUGUSTA—\$195,000

Name not given..... 15,000
Name not given..... 10,000
6 \$2,000 claims..... 12,000
2 \$1,000 claims..... 2,020

BANGOR—\$375,000

\$12,000 to \$15,000: 2 names
not given..... 25,305
\$5,000 to \$8,000: 5 names

FINANCIAL STATEMENT
PAN-AMERICAN LIFE INSURANCE CO.

December 31, 1933

RESOURCES

Real Estate..... \$ 2,453,325.14
First Mortgage Loans on Real Estate..... 10,650,109.63
U. S. Bonds and Other Bonds (Amortized Value)..... 4,452,178.70
Policy Loans and Liens..... 6,017,559.29
Premium Notes..... 2,055,978.03
Cash in Office and Banks..... 592,290.24
Accrued Interest..... 424,492.72
Net Uncollected and Deferred Premiums..... 932,099.73
Miscellaneous Resources..... 40,902.58

Total..... \$27,618,936.06

LIABILITIES

Reserve on Policies as Required by Law..... \$24,722,183.94
Death Claims Reported, Proofs Not Received..... 170,282.21
Reserve for Taxes..... 60,059.45
Bills, Accounts, Medical and Inspection Fees Due and Accrued..... 18,451.06
Suspense Account..... 11,526.49
Premiums Paid in Advance..... 51,786.40
Interest Paid in Advance..... 158,272.99
Reinsurance Companies' Reserve Account..... 17,082.27
Annual Dividend Declared..... 120,000.00
Miscellaneous Liabilities, Including Special Reserves for Depreciation and Contingencies..... 287,830.45
Surplus for Protection of Policyholders Over All Liabilities..... 2,001,460.80

Total..... \$27,618,936.06

Total Policy Benefits Paid in 1933 \$ 5,862,570.00

Insurance in Force 158,037,111.00

Paid Policyholders and Beneficiaries 39,286,234.00



For Information on Agency Openings, Write

TED M. SIMMONS, Manager United States Agencies

PAN-AMERICAN LIFE INSURANCE CO.
NEW ORLEANS, U.S.A.

CRAWFORD H. ELLIS, President

EDWARD G. SIMMONS, Vice Pres. & Gen. Mgr.

MAINE—Continued	
ORONO—\$44,000	
Name not given.....	15,445
Dean.....	13,400
Name not given.....	10,000
PEAK ISLAND—\$17,000	
Master Mariner.....	15,100
PORTLAND—\$955,000	
Name not given.....	60,500
Name not given.....	40,000
Name not given.....	10,000
\$5,000 to \$8,000: Merchant.....	25,341
4 names not given.....	25,341
\$3,000 to \$5,000: Walter Butwell; 10 names not given.....	40,659
25 \$2,000 claims.....	50,000
58 \$1,000 claims.....	58,000
Industrial: Co. No. 1, 114 claims.....	30,205
PRESQUE ISLE—\$48,000	
Name not given.....	10,000
3 \$2,000 claims.....	6,000
RICHMOND—\$38,000	
Name not given.....	32,065
ROCKPORT—\$239,000	
Executive.....	182,399
Name not given.....	30,000
Pharmacist.....	6,795
2 \$2,000 claims.....	4,000
SACO—\$75,000	
Name not given.....	10,000

\$3,000 to \$5,000: 2 names not given.....	8,500
2 \$2,000 claims.....	4,000
3 \$1,000 claims.....	3,009
SEARSPORT—\$41,000	
Name not given.....	10,000
Name not given.....	6,661
\$3,000 to \$5,000: 4 names not given.....	20,000
SOUTH PORTLAND—\$95,000	
\$8,000 to \$12,000: F. L. Elder.....	6,008
\$3,000 to \$5,000: Retired; 1 name not given.....	1,000
1 claim.....	1,000
VINELHAVEN—\$33,000	
2 \$2,000 claims.....	4,370
7 \$1,000 claims.....	7,000
WALDOBORO—\$18,000	
Name not given.....	6,100
2 \$2,000 claims.....	4,049
WATERVILLE—\$108,000	
Name not given.....	10,000
Merchant.....	5,062
\$3,000 to \$5,000: 2 names not given.....	10,000
2 \$2,000 claims.....	4,000
7 \$1,000 claims.....	7,000
WESTBROOK—\$75,000	
Name not given.....	4,188
2 \$2,000 claims.....	4,700
5 \$1,000 claims.....	5,900

Industrial: Co. No. 1, 1185 claims.....	209,486
Industrial: Co. No. 3, 1,118 claims.....	199,976
Industrial: Co. No. 4, 122 claims.....	27,582
Industrial: Co. No. 7, 727 claims.....	103,450
Industrial: Co. No. 11, 5,992 claims.....	5,992
BEL AIR—\$24,000	
\$12,000 to \$15,000: Stanley M. Gentry.....	5,000
Name not given.....	5,000
CATSONVILLE—\$45,000	
Retired.....	15,449
Name not given.....	10,000
\$3,000 to \$5,000: 2 names not given.....	8,000
3 \$2,000 claims.....	6,100
1 claim.....	1,000
CHESTERTOWN—\$32,000	
Merchant.....	6,164
\$3,000 to \$5,000: 2 names not given.....	8,000
3 \$2,000 claims.....	6,000
CHEVY CHASE—\$92,000	
Name not given.....	35,000
Name not given.....	25,000
Name not given.....	10,000
Name not given.....	3,777
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,000
Industrial: Co. No. 4, 7 claims.....	2,207
COLLEGE PARK—\$46,000	
\$12,000 to \$15,000: Richard C. Munkwitz.....	14,506
\$5,000 to \$8,000: Government Employee; 1 name not given.....	10,000
\$3,000 to \$5,000: 2 names not given.....	1,502
1 claim.....	1,502
CUMBERLAND—\$258,000	
Name not given.....	39,000
Physician.....	10,198
\$3,000 to \$5,000: 3 names not given.....	12,000
4 \$2,000 claims.....	8,515
4 \$1,000 claims.....	4,315
Industrial: Co. No. 3, 47 claims.....	8,741
EASTON—\$39,000	
Name not given.....	11,000
2 \$1,000 claims.....	2,000
ECKHART MINES—\$12,000	
Name not given.....	10,000
EDNOR—\$26,000	
Name not given.....	25,000
FREDERICK—\$105,000	
Name not given.....	8,000
\$3,000 to \$5,000: George T. Baumgardner; 2 names not given.....	11,700
2 \$1,000 claims.....	2,000
GAITHERSBURG—\$12,000	
\$3,000 to \$5,000: 2 names not given.....	10,000
HAGERSTOWN—\$17,000	
\$8,000 to \$12,000: Miss Zelda M. Hartman.....	7,927
\$3,000 to \$5,000: 2 names not given.....	6,000
5 \$1,000 claims.....	5,000
Industrial: Co. No. 3, 33 claims.....	3,661
HAYES DE GRACE—\$25,000	
Naval Officer.....	10,097
1 claim.....	2,034
1 claim.....	1,000
HYATTSVILLE—\$25,000	
Name not given.....	7,500
2 \$2,000 claims.....	4,170
2 \$1,000 claims.....	2,001
KENWOOD—\$28,000	
Name not given.....	25,000

MOUNT AIRY—\$17,000	
Merchant.....	5,033
\$3,000 to \$5,000: 2 names not given.....	6,000
NEWARK—\$19,000	
Physician.....	15,485
NEW HARMONY—\$17,000	
\$12,000 to \$15,000: J. A. Wilhelm.....	10,000
PARKTON—\$12,000	
Name not given.....	10,000
PHOENIX—\$24,000	
Name not given.....	18,140
Retired.....	3,773
PIKESVILLE—\$19,000	
Name not given.....	17,398
RISING SUN—\$29,000	
\$20,000 to \$25,000: Carroll H. Cameron.....	15,024
ROCKVILLE—\$19,000	
Carpenter.....	8,898
2 \$2,000 claims.....	4,055
2 \$1,000 claims.....	2,188
RUXTON—\$191,000	
Name not given.....	150,000
Vice President.....	15,024

Name not given.....	15,000
1 claim.....	1,000
SALISBURY—\$130,000	
Name not given.....	31,400
Attorney.....	10,083
\$5,000 to \$8,000: 2 names not given.....	14,000
\$3,000 to \$5,000: Merchant; 1 name not given.....	7,030
3 \$2,000 claims.....	6,000
3 \$1,000 claims.....	3,000
Industrial: Co. No. 3, 59 claims.....	9,084
TANEYTOWN—\$14,000	
Banker.....	6,364
Name not given.....	3,000
1 claim.....	1,000
TOWSON—\$32,000	
\$3,000 to \$5,000: 7 names not given.....	30,647
WESTMINSTER—\$63,000	
\$15,000 to \$20,000: G. A. Albaugh.....	5,000
\$5,000 to \$8,000: F. T. Babylon.....	3,000
\$3,000 to \$5,000: Farmer; 2 names not given.....	13,006
4 \$1,000 claims.....	4,000

CAMBRIDGE—\$1,401,000	
Name not given.....	53,000
Name not given.....	15,500
Name not given.....	15,000
\$8,000 to \$12,000: Insurance Agent; Hardware Business; 3 names not given.....	52,500
\$5,000 to \$8,000: Ernest S. Barker.....	3,000
\$3,000 to \$5,000: 6 names not given.....	21,700
12 \$2,000 claims.....	24,000
10 \$1,000 claims.....	10,000
Industrial: Co. No. 1, 1,236 claims.....	264,100
CHELMSFORD—\$42,000	
Shoe Manufacturer.....	22,900
CHELSEA—\$285,000	
\$20,000 to \$25,000: Jack J. Milender.....	8,000
\$8,000 to \$12,000: Leonard L. Guilford.....	5,000
\$3,000 to \$5,000: 2 names not given.....	10,000
1 claim.....	2,000
3 \$1,000 claims.....	3,000
CHESTNUT HILL—\$69,000	
Name not given.....	14,561
\$3,000 to \$5,000: 2 names not given.....	6,000
1 claim.....	2,000
1 claim.....	1,000
CHICOPEE FALLS—\$86,000	
\$8,000 to \$12,000: 2 names not given.....	21,500
Name not given.....	5,000
1 claim.....	2,000
3 \$1,000 claims.....	4,000
CLINTON—\$95,000	
\$5,000 to \$8,000: Housekeeper; 1 name not given.....	12,600
6 \$1,000 claims.....	6,000
CONCORD—\$115,000	
Company President.....	25,121
Name not given.....	10,000
Name not given.....	5,000
1 claim.....	2,000
3 \$1,000 claims.....	3,000
DANVERS—\$78,000	
\$8,000 to \$12,000: 2 names not given.....	21,500
Name not given.....	5,000
DEDHAM—\$160,000	
Frederick P. Royce.....	65,000
Name not given.....	10,000
\$3,000 to \$5,000: Insurance Business; 1 name not given.....	6,011
1 claim.....	2,000
1 claim.....	1,000
DORCHESTER—\$207,000	
\$8,000 to \$12,000: Michael H. Crowley; 1 name not given.....	21,901
\$5,000 to \$8,000: 2 names not given.....	11,153
Name not given.....	3,462
8 \$2,000 claims.....	16,000
16 \$1,000 claims.....	16,000
DOVER—\$17,000	
\$3,000 to \$5,000: George A. Strong; 1 name not given.....	10,000
EAST WALPOLE—\$18,000	
Name not given.....	13,200
EVERETT—\$65,000	
\$3,000 to \$5,000: John P. Glynn.....	2,000
2 \$2,000 claims.....	4,011
4 \$1,000 claims.....	4,000
FALL RIVER—\$1,134,000	
\$12,000 to \$15,000: J. P. Sullivan.....	8,000
\$8,000 to \$12,000: Treasurer; 2 names not given.....	28,750
5 \$2,000 claims.....	10,000
16 \$1,000 claims.....	16,000
Industrial: Co. No. 1, 711 claims.....	155,800
FALMOUTH—\$62,000	
Name not given.....	47,000
3 \$1,000 claims.....	2,000
FITCHBURG—\$357,000	
Watchman.....	5,040
Name not given.....	2,403
3 \$2,000 claims.....	6,000
9 \$1,000 claims.....	9,000
Industrial: Co. No. 1, 408 claims.....	94,870
FRAMINGHAM—\$402,000	
Name not given.....	78,500
\$20,000 to \$25,000: Louis R. Knight.....	3,000
\$8,000 to \$12,000: 2 names not given.....	20,800
Retired.....	5,007
Name not given.....	3,639
1 claim.....	2,000
2 \$1,000 claims.....	2,000
Industrial: Co. No. 1, 227 claims.....	53,376
GARDNER—\$165,000	
Name not given.....	15,000
Name not given.....	5,774
\$3,000 to \$5,000: Charles A. Barnard; Retired Broker.....	6,224
4 \$1,000 claims.....	4,000

MARYLAND

Total Payments in State.....	\$54,500,000
Decrease in Payments in 1933.....	\$6,200,000
Percentage of Decrease.....	12%
Rank in Payments among States.....	15th
Rank in Population.....	28th
Payments Per Capita.....	\$33.50

ANNAPOLIS—\$105,000	
Name not given.....	10,000
1 claim.....	2,696
Industrial: Co. No. 3, 64 claims.....	10,267
Industrial: Co. No. 6, 91 claims.....	13,239
BALTIMORE—\$15,129,000	
Name not given.....	200,000
Meyer Schloss.....	200,000
Maurice R. Roberts.....	160,000
Name not given.....	155,000
Fred L. Harthelmer.....	109,000
Name not given.....	109,000
Name not given.....	106,250
Name not given.....	97,000
Name not given.....	96,000
Name not given.....	75,500
Name not given.....	60,000
Name not given.....	53,000
Name not given.....	50,000
Name not given.....	50,000
Name not given.....	50,000
Name not given.....	48,485
Nathan Theodore.....	47,500
Name not given.....	47,000
Henry B. Lansburgh.....	40,700
Name not given.....	40,000
Name not given.....	40,000
Name not given.....	38,000
Name not given.....	37,000
Name not given.....	35,000
Name not given.....	34,392
Name not given.....	34,000
Name not given.....	32,708
Name not given.....	32,000
Pork Packer.....	30,342
George C. Lilly.....	30,186
Maurice Leaser.....	30,000
T. Douglas.....	30,000
Name not given.....	30,000
\$25,000 to \$30,000: Abraham Penn, Moses Bladstein, Manufacturer.....	81,552

\$20,000 to \$25,000: Edward Sell, W. C. Schnabel, Charles A. Euker; 7 names not given.....	242,500
\$15,000 to \$20,000: Edward S. Stubbs, Herman I. Schwartz, Harry Pehr; District Manager, Retired; 15 names not given.....	360,614
\$12,000 to \$15,000: Samuel Creeger, Herman Blinckoff; Contractor, Physician; 8 names not given.....	168,764
\$8,000 to \$12,000: Albert A. Weinberg, George E. So. Kolasky, Charles L. Singars, Minor F. H. Gouveneur, Louis Rosenfeld, Rudolph H. Mottu, Bernard Meyer, Levy Furman, Henry C. Becker; Clothing Manufacturer, Retired, Housewife, Merchant, Salesman, Manager, Furniture Business; 35 names not given.....	515,875
\$5,000 to \$8,000: John G. Schorr, Barney Fritsker, Thomas A. Brown; 2 Proprietors, 5 Retired, Insurance Agent, Salesman, Watchmaker, Company President; 21 names not given.....	226,375
\$3,000 to \$5,000: Morris Waller, Henry Pike, Robert Biggs; Farmer, Attorney, Retired, Manager; 65 names not given.....	303,511
156 \$2,000 claims.....	312,000
143 \$1,000 claims.....	143,000

CUMBERLAND—\$258,000	
Name not given.....	39,000
Physician.....	10,198
\$3,000 to \$5,000: 3 names not given.....	12,000
4 \$2,000 claims.....	8,515
4 \$1,000 claims.....	4,315
Industrial: Co. No. 3, 47 claims.....	8,741
EASTON—\$39,000	
Name not given.....	11,000
2 \$1,000 claims.....	2,000
ECKHART MINES—\$12,000	
Name not given.....	10,000
EDNOR—\$26,000	
Name not given.....	25,000
FREDERICK—\$105,000	
Name not given.....	8,000
\$3,000 to \$5,000: George T. Baumgardner; 2 names not given.....	11,700
2 \$1,000 claims.....	2,000
GAITHERSBURG—\$12,000	
\$3,000 to \$5,000: 2 names not given.....	10,000
HAGERSTOWN—\$17,000	
\$8,000 to \$12,000: Miss Zelda M. Hartman.....	7,927
\$3,000 to \$5,000: 2 names not given.....	6,000
5 \$1,000 claims.....	5,000
Industrial: Co. No. 3, 33 claims.....	3,661
HAYES DE GRACE—\$25,000	
Naval Officer.....	10,097
1 claim.....	2,034
1 claim.....	1,000
HYATTSVILLE—\$25,000	
Name not given.....	7,500
2 \$2,000 claims.....	4,170
2 \$1,000 claims.....	2,001
KENWOOD—\$28,000	
Name not given.....	25,000

Total Payments in State.....	\$168,500,000
Increase in Payments in 1933.....	\$10,500,000
Percentage of Increase.....	7%
Rank in Payments among States.....	6th
Rank in Population.....	8th
Payments Per Capita.....	\$39.65

ADAMS—\$66,000	
Name not given.....	10,000
\$3,000 to \$5,000: 2 names not given.....	7,500
1 claim.....	2,500
2 \$1,000 claims.....	2,046
AGAWAM—\$36,000	
\$3,000 to \$5,000: 2 names not given.....	8,000
1 claim.....	2,000
2 \$1,000 claims.....	2,000
ALLSTON—\$72,000	
\$15,000 to \$20,000: Restaurant Owner; 1 name not given.....	35,583
Name not given.....	6,215
Name not given.....	4,000
2 \$2,000 claims.....	4,500
1 claim.....	1,000
AMESBURY—\$105,000	
Name not given.....	20,000
Name not given.....	10,000
Name not given.....	5,000
ANDOVER—\$63,000	
Name not given.....	12,298
Name not given.....	5,000
3 \$2,000 claims.....	6,000
4 \$1,070 claims.....	4,000
ANNISQUAM—\$17,000	
Name not given.....	10,000
ARLINGTON—\$105,000	
\$3,000 to \$5,000: 5 names not given.....	17,045
4 \$1,000 claims.....	4,000
ARLINGTON HEIGHTS—\$40,000	
\$8,000 to \$12,000: 2 names not given.....	20,000
1 claim.....	2,000
\$1,000 claims.....	2,015
ASHBURNHAM—\$49,000	
\$20,000 to \$25,000: John C. Vose.....	
Salesman.....	7,549
1 claim.....	1,068
AUBURNDALE—\$18,000	
Name not given.....	15,000
Name not given.....	5,375
BEACHMONT—\$18,000	
\$12,000 to \$15,000: S. Myers.....	
BELMONT—\$296,000	
Name not given.....	50,000
Name not given.....	41,795
Name not given.....	8,517
\$5,000 to \$8,000: Thomas N. Mason; 1 name not given.....	15,000
\$1003 to \$1,000: Cabinet Maker; 3 names not given.....	17,044
BEVERLY—\$306,000	
Name not given.....	40,000
Name not given.....	25,000
\$15,000 to \$20,000: Ralph Stanley; 1 name not given.....	39,000
Name not given.....	10,000
\$5,000 to \$8,000: 3 names not given.....	18,772
\$3,000 to \$5,000: 4 names not given.....	15,247
claim.....	2,000
\$1,000 claims.....	2,182
BOSTON—\$19,700,000	
Name not given.....	200,000
Name not given.....	116,993
Name not given.....	110,000
General Manager.....	101,420
Wm. H. Blood, Jr.....	91,000

MASSACHUSETTS—Continued

WATERTOWN—\$415,000
 Name not given..... 59,000
 Name not given..... 5,000
 7 \$2,000 claims..... 14,000
 5 \$1,000 claims..... 5,000

WAYLAND—\$50,000
 Farmer..... 15,177
 Farmer..... 5,006
 1 claim..... 2,006

WELLESLEY—\$128,000
 Name not given..... 73,050
 Name not given..... 15,000
 \$8,000 to \$12,000: 2 names
 not given..... 20,000

WELLESLEY HILLS—\$32,000
 Name not given..... 12,740
 1 claim..... 2,000

WEST MEDFORD—\$62,000
 Name not given..... 30,000
 \$5,000 to \$8,000: 2 names
 not given..... 14,000
 \$3,000 to \$5,000: 2 names
 not given..... 8,000
 2 \$1,000 claims..... 2,000

WESTON—\$75,000
 Name not given..... 50,000
 Treasurer..... 15,063
 2 \$1,000 claims..... 2,000

WEST ROXBURY—\$42,000
 Name not given..... 10,000
 \$5,000 to \$8,000: R. T.
 Hathaway..... 3,000
 \$3,000 to \$5,000: 2 names
 not given..... 9,383
 1 claim..... 2,000
 1 claim..... 1,000

WEST SPRINGFIELD—\$127,000
 Name not given..... 15,000
 \$3,000 to \$5,000: 2 names
 not given..... 8,000
 4 \$1,000 claims..... 4,565

WILLIAMSETT—\$37,000
 Name not given..... 32,763
 1 claim..... 1,000

WILLIAMSTOWN—\$33,000
 Name not given..... 10,000
 1 claim..... 1,000

WILMINGTON—\$27,000
 \$8,000 to \$12,000: Wm. B.
 Bigelow..... 12,563

WINCHENDON—\$55,000

\$3,000 to \$5,000: Wm. H.
 Brown; 1 name not
 given..... 9,000
 1 claim..... 2,000

WINCHESTER—\$396,000

Name not given..... 98,000
 Name not given..... 56,434
 Name not given..... 45,110
 Name not given..... 40,000
 Name not given..... 40,000
 Name not given..... 16,304
 \$8,000 to \$12,000: 3 names
 not given..... 50,000
 Name not given..... 6,000
 \$3,000 to \$5,000: Retired; 3
 names not given..... 16,215
 2 \$2,000 claims..... 4,000
 4 \$1,000 claims..... 4,000

WINTHROP—\$125,000

Name not given..... 10,000
 Roofing Contractor..... 3,031
 4 \$2,000 claims..... 8,000
 4 \$1,000 claims..... 4,000

WOBBURN—\$170,000

Name not given..... 10,000
 Lumber Dealer..... 5,003
 \$8,000 to \$5,000: W. H.
 Custis; 2 names not
 given..... 13,000
 2 \$2,000 claims..... 4,000
 2 \$1,000 claims..... 2,000

WOLLASTON—\$102,000

Name not given..... 12,270
 Warden..... 5,258
 5 \$2,000 claims..... 10,000
 7 \$1,000 claims..... 7,000

WORCESTER—\$1,825,000

Name not given..... 40,000
 \$20,000 to \$25,000: Charles
 A. Latons..... 15,000
 \$15,000 to \$20,000: C. H.
 Stewart; 1 name not
 given..... 53,428
 \$8,000 to \$12,000: Domenico
 Franchi; 4 names not
 given..... 50,000
 \$5,000 to \$8,000: Merchant;
 3 names not given..... 26,054
 \$3,000 to \$5,000: Charles B.
 Randolph, G. E. Sander,
 Oscar W. Borg, C. H.
 Briggs; Superintendent,
 Nurse, Housewife; 21
 names not given..... 106,598
 12 \$2,000 claims..... 24,000
 60 \$1,000 claims..... 60,000
 Industrial: Co. No. 1, 526
 claims..... 125,637

MICHIGAN

Total Payments in State..... \$118,000,000
 Rank in Payments among States..... 8th
 Rank in Population..... 7th
 Payments Per Capita..... \$24.40

ADRIAN—\$141,000

\$5,000 to \$8,000: Henry
 Judge; 1 name not
 given..... 14,116
 Name not given..... 3,280
 5 \$2,000 claims..... 10,018
 10 \$1,000 claims..... 10,000

ALBION—\$191,000

George E. Dean..... 62,000
 Name not given..... 60,106
 \$5,000 to \$8,000: George W.
 Condon..... 12,204
 \$3,000 to \$5,000: 3 names
 not given..... 4,799

ALMA—\$61,000

Name not given..... 26,546
 2 \$2,000 claims..... 4,000
 3 \$1,000 claims..... 3,000

ALPENA—\$81,000

\$5,000 to \$8,000: Nason C.
 Johnson..... 2,000
 \$3,000 to \$5,000: John Keat-
 ing..... 8,233
 1 claim..... 2,000
 8 \$1,000 claims..... 8,233

ANN ARBOR—\$388,000

Name not given..... 25,000
 \$25,000 to \$30,000: Lewis P.
 Budley..... 10,329
 Name not given..... 10,329
 \$5,000 to \$8,000: Carl M.
 Vols, George Peterson;
 Professor; 1 name not
 given..... 24,251
 \$3,000 to \$5,000: Dr. S. H.
 Havice; 7 names not
 given..... 32,003
 15 \$2,000 claims..... 30,012
 6 \$1,000 claims..... 6,000

BATTLE CREEK—\$621,000

Thomas Zelinsky..... 60,000
 William H. L. McCourtie..... 51,000
 Name not given..... 30,000
 Name not given..... 30,000
 \$20,000 to \$25,000: Frank
 H. Scott..... 12,563

\$15,000 to \$20,000: John F.
 Byrne..... 12,426
 Name not given..... 12,426
 \$8,000 to \$12,000: Sales
 Manager; 5 names not
 given..... 62,045
 \$5,000 to \$8,000: Samuel C.
 Allen; Attorney..... 11,012
 \$3,000 to \$5,000: Arthur G.
 Luck, Fred B. Benedict;
 9 names not given..... 49,392
 12 \$2,000 claims..... 24,000
 18 \$1,000 claims..... 18,000
 Industrial: Co. No. 10, 12
 claims..... 2,233

BAY CITY—\$514,000

Edward A. Turdell..... 36,000
 \$12,000 to \$15,000: Carl
 Erickson..... 265,000
 \$8,000 to \$12,000: Allison R.
 Millar; 1 name not
 given..... 17,250
 \$3,000 to \$5,000: John Car-
 roll, Zephyr C. LaPorte;
 1 name not given..... 12,100
 7 \$2,000 claims..... 14,500
 10 \$1,000 claims..... 10,000

BENTON HARBOR—\$92,000

\$3,000 to \$5,000: Thomas C.
 Howard, Carl F. Striby;
 1 name not given..... 9,157
 3 \$2,000 claims..... 6,500
 3 \$1,000 claims..... 3,000

BERRIEN SPRINGS—\$14,000

\$3,000 to \$5,000: Clyde E.
 Spaulding; Hotel Manag-
 er; 1 name not given..... 12,800

BIRMINGHAM—\$70,000

Name not given..... 20,000
 \$3,000 to \$5,000: Charles
 Plumstead; 2 names not
 given..... 15,000
 2 \$2,000 claims..... 4,000
 3 \$1,000 claims..... 3,016

BOYNE CITY—\$129,000

W. H. White..... 100,000
 Name not given..... 20,000

BUCHANAN—\$52,000

Name not given..... 15,000
 Name not given..... 5,000
 2 \$1,000 claims..... 2,000

BYRON CENTER—\$13,000

Name not given..... 11,000

CADILLAC—\$91,000

Name not given..... 10,000
 \$5,000 to \$8,000: Harold E.
 Kenaga..... 10,000
 5 \$2,000 claims..... 10,000
 2 \$1,000 claims..... 2,000

CALUMET—\$75,000

4 \$2,000 claims..... 8,000
 7 \$1,000 claims..... 7,000

CARO—\$30,000

\$3,000 to \$5,000: James L.
 Wean; 1 name not
 given..... 10,000
 1 claim..... 2,100
 2 \$1,000 claims..... 2,000

CASCADE—\$19,000

Name not given..... 15,000

CASSOPOLIS—\$16,000

\$3,000 to \$5,000: Charles A.
 Ritter; Banker; 1 name
 not given..... 13,085

CERESCO—\$20,000

Name not given..... 10,000
 2 \$1,000 claims..... 2,008

CHARLOTTE—\$97,000

Name not given..... 25,000
 \$3,000 to \$5,000: Launcelot
 H. Shepherd; 1 name not
 given..... 9,080
 6 \$2,000 claims..... 12,500
 7 \$1,000 claims..... 7,000

CHEBOYGAN—\$55,000

Name not given..... 5,024
 \$3,000 to \$5,000: Frank
 McIntire, Will R. Kim-
 berly..... 7,574
 1 claim..... 1,365

CHELSEA—\$28,000

Name not given..... 4,000
 2 \$2,000 claims..... 4,000
 4 \$1,000 claims..... 4,000

COLDWATER—\$77,000

\$3,000 to \$5,000: Shoe Mer-
 chant; 1 name not
 given..... 7,256
 1 claim..... 2,500
 5 \$1,000 claims..... 6,000

CONSTANTINE—\$77,000

Name not given..... 65,000
 1 \$1,000 claims..... 4,000

CRYSTAL FALLS—\$32,000

Agent..... 5,018
 2 \$2,000 claims..... 4,500
 5 \$1,000 claims..... 5,000

Uses Insurance Money to Buy Annuity—"Fine Investment"

PORT HURON, MICH.—As Mr. McFadzean's widow I received the full insurance, \$6,540.00, on my husband's life, which I invested in an annuity. It is such a fine investment for people who know little of investing and who have to depend on others for advice.—Mrs. J. C. McFadzean.

DEARBORN—\$126,000

Name not given..... 12,500
 Name not given..... 11,720
 \$3,000 to \$5,000: Frank
 Kontowski, Eugenia Roch;
 1 name not given..... 9,000
 3 \$2,000 claims..... 4,384
 6 \$1,000 claims..... 6,000

DECATUR—\$104,000

James E. Maxwell..... 60,000
 Name not given..... 5,902
 \$3,000 to \$5,000: 2 names
 not given..... 10,000
 2 \$2,000 claims..... 5,000
 1 claim..... 1,000

DETROIT—\$23,600,000

Name not given..... 736,000
 Name not given..... 265,000
 Name not given..... 200,000
 Name not given..... 110,000
 President..... 102,895
 Lon W. Haynes..... 100,000
 Name not given..... 100,000
 Simon A. Yockey..... 79,570

H. E. Van de Walker Agency Co.

State Managers
 Ohio State Life Ins. Co.
 Special Attention Given to
 Brokerage and Juvenile
 Business
 1116-1118 United Artists Bldg.
 Cherry 2525

Karl E. Long..... 79,000
 Walter S. Killam..... 66,698
 Vice President..... 51,048
 Vice President..... 50,043
 Name not given..... 50,000
 Name not given..... 50,000
 Name not given..... 50,000
 Name not given..... 50,000
 Name not given..... 50,000
 Name not given..... 48,928
 Manufacturer..... 45,459
 Name not given..... 45,000
 Name not given..... 45,000
 Name not given..... 40,000
 Name not given..... 36,392
 Frank L. G. St. Amour..... 35,000
 Name not given..... 35,000
 Joseph H. Ball..... 32,000

Nathaniel Reese General Agent

Provident Mutual Life Ins.
 Co. of Philadelphia
 3007-15 Book Tower

Name not given..... 32,000
 Name not given..... 30,000
 Name not given..... 30,000
 Name not given..... 30,000
 Name not given..... 30,000
 \$25,000 to \$30,000: Dr. Ro-
 land E. Loucks, Wm. E.
 Carnegie..... 52,700
 \$20,000 to \$25,000: Earl L.
 Mitchell, Frank J. Dona-
 hue, Leon Krim, Jacob A.
 Fenberg; 2 names not
 given..... 141,793
 \$15,000 to \$20,000: Susie
 Waggoner, Morely P.
 Harding, Daniel J. Healy,
 Richard E. Simpson;
 Solomon Rice; Retired; 18
 names not given..... 448,551
 \$12,000 to \$15,000: Chester
 Fremont Gage, Evan A.
 Yoder, Fred I. Larrett;
 Counsel; 7 names not
 given..... 168,742
 \$8,000 to \$12,000: Walter T.
 Zoller, Alfred C. White,
 Christian Wengel, P. P.
 Shebell, Raymond L. Sat-
 terfield, Max Milgrom,
 Abraham Goldwater, Elmer
 E. Gerard, Jos. V.
 Famularo, Abram Brus-
 sell, Israel Brown; Whole-
 sale Druggist; 31 names
 not given..... 424,698
 \$5,000 to \$8,000: T. Zarem-
 ba, Bertram Wolfe, Wm.
 A. Milotte, Morris Leftoff,
 Martin D. Laird, Joseph
 F. Kastner, Morris Block;
 Grocer, Umbrella Dealer,

Physician, Lumber Mer-
 chant; 15 names not
 given..... 163,225
 \$3,000 to \$5,000: Milton
 Wilkes, Izidor Waszew-
 ski, Henry S. Thompson,
 Ben Thomas, Archibald

Milton L. Woodward
 General Agent
 13th Floor
 Union Guardian Bldg.
 Northwestern Mutual Life
 Ins. Co.
 Now writing women same
 rates as men.

Campbell Tait, John Star-
 ron, Obed Sharp, Al-
 phonse J. Seyller, Harry
 Schultz, Edward M.
 Schnabel, Philip Rosen-
 thal, Jacob Philott, Alex-
 ander Paton, Theodore F.
 A. Osius, John W. Nor-
 ris, Gundemor Negro,
 Ludwig M. Nast, Albert
 F. Muelke, George S.
 Miller, John C. Martin-
 dale, John McNites, Neil
 McMillan, James J. Mc-
 Kinnon, Samuel N. Mc-
 Kinnon, George J. McKay,
 Joseph W. McCassey, Jo-
 seph Love, Wm. M.
 Locke, Eldon E. Lewis,
 A. Harry Levine, Abram
 M. Leland, Henry S. Las-
 key, John H. Johnson,
 Benjamin C. Jolly, Frank
 U. Jones, George F.
 James, Ralph Ireland,
 Wm. Bayard H. Olden,
 Thomas H. Hobbs, Wm.
 J. Gray, Alfred Freschl,
 George B. Evans, Adolph
 W. Ehrman, Abraham L.
 Drabkin, Athan G. Douge-
 kos, Ruth Cordell, J. W.
 Burridge, Charles A.
 Buhrer, David Bergstein,
 Anthony M. Belch; Real-
 tor, Housewife, Broker; 76
 names not given..... 539,974
 221 \$2,000 claims..... 447,233
 377 \$1,000 claims..... 377,000
 Industrial: Co. No. 1, 1,016
 claims..... 261,488
 Industrial: Co. No. 4, 127
 claims..... 38,621
 Industrial: Co. No. 6, 169
 claims..... 44,246
 Industrial: Co. No. 10, 569
 claims..... 146,337
 Industrial: Co. No. 12, 66,033
 claims..... 146,337

DOWAGIAC—\$93,000
 Name not given..... 50,000
 \$8,000 to \$12,000: 2 names
 not given..... 20,000
 Name not given..... 3,339
 2 \$2,000 claims..... 4,004

DURAND—\$28,000
 \$5,000 to \$8,000: 2 names
 not given..... 13,479
 4 \$1,000 claims..... 4,500

EAST GRAND RAPIDS—\$113,000
 Name not given..... 100,000

EAST TAWAS—\$34,000
 Name not given..... 27,000
 Name not given..... 5,508
 1 claim..... 2,195
 2 \$1,000 claims..... 2,000

ECORSE—\$28,000
 Name not given..... 20,000

ESCANABA—\$104,000
 \$20,000 to \$25,000: Paul R.
 Wickert..... 20,000
 \$3,000 to \$5,000: Philip G.
 Shedore; 2 names not
 given..... 9,000
 1 claim..... 2,000
 12 \$1,000 claims..... 12,000

FENTON—\$37,000
 Name not given..... 15,000
 \$3,000 to \$5,000: Clarence
 Tinker; 1 name not
 given..... 7,068
 2 \$2,000 claims..... 4,050
 1 claim..... 1,179

FERDALE—\$65,000
 \$3,000 to \$5,000: Hope W.
 Wagner..... 4,000
 2 \$2,000 claims..... 4,000
 4 \$1,000 claims..... 4,000

FLINT—\$1,450,000
 Name not given..... 31,500
 \$12,000 to \$15,000: Timothy
 O'Leary; 2 names not
 given..... 54,523

"You can bet your money on me! I
 am going to qualify for the Home Office
 Convention! I am on my way to Greens-
 boro! Look for me!"

THIS note is typical of the dozens of replies
 received in answer to a letter written to
 the Jefferson Standard Field by President
 Price.

Jefferson Standard officials are making
 plans right now for the 1935 Convention,
 which will be held in Greensboro in the spring
 of next year.

This is an event eagerly anticipated by all
 Jefferson Standard representatives.

JEFFERSON STANDARD LIFE INSURANCE COMPANY

Julian Price, President

A. R. Perkins, Agency Manager

GREENSBORO, NORTH CAROLINA

MICHIGAN—Continued

\$3,000 to \$12,000: Vernon W. Dodge; Manufacturer: 20,130
 Name not given: 7,500
 \$3,000 to \$5,000: Wolf Miller, Edward C. Smith, Jr., Ralph H. Sill, John F. Pontius, Arthur F. Crooks; 9 names not given: 63,870
 21 \$2,000 claims: 42,000
 33 \$1,000 claims: 38,000
 Industrial: Co. No. 1, 76
 claims: 15,792
 Industrial: Co. No. 10, 76
 claims: 15,313
 Industrial: Co. No. 12, 2,334

FRANKMUTH—\$15,000

Name not given: 7,000
 \$3,000 to \$5,000: Rev. Leo Kalsmeyer, Walter Nuechterlein: 6,000
 2 \$1,000 claims: 2,000

GAINES—\$23,000

\$15,000 to \$20,000: Herbert Frutchey

GLADSTONE—\$45,000

\$3,000 to \$5,000: Soren Johnson; 1 name not given: 9,000
 6 \$1,000 claims: 6,000

GLADWIN—\$27,000

\$12,000 to \$15,000: Perman H. Seaton
 1 claim: 2,015
 2 \$1,000 claims: 2,009

GRAND HAVEN—\$37,000

Name not given: 15,500
 Name not given: 11,500
 \$3,000 to \$5,000: Wm. A. Hanrahan

3 \$2,000 claims: 6,384
 5 \$1,000 claims: 5,000

GRAND LEDGE—\$32,000

Name not given: 6,000
 Name not given: 5,000
 7 \$1,000 claims: 7,000

GRAND RAPIDS—\$2,025,000

Wm. H. Gilbert: 136,000
 Name not given: 100,000
 Name not given: 57,500
 Name not given: 55,000
 Utility Officer: 50,126
 Name not given: 50,000
 Name not given: 50,000
 Name not given: 38,000
 Name not given: 36,633
 \$25,000 to \$30,000: 2 names not given: 58,642

\$20,000 to \$25,000: 2 names not given: 46,000

\$15,000 to \$20,000: 4 names not given: 75,500

\$12,000 to \$15,000: Daniel Kelley; 6 names not given: 95,564

\$8,000 to \$12,000: Newman N. Azkoul, Arthur C. J. Iton, Raymond G. Richards; Manufacturer, Physician; 3 names not given: 113,252

\$5,000 to \$8,000: David Forbes; 5 names not given: 36,111

\$3,000 to \$5,000: Wm. K. Groszkoph, Frank T. Hulsmit, Alfred W. Palmer, Peter G. Hansen, Benjamin S. Hanchett, Jr., Gerry Holman, Gerrit Demmink, Dick Weidenaar, George W. Thayer, Jr., Theodore Smith, Charles F. Schauweker, A. T. Montgomery, Ross Thomas Montgomery, Charles M. Jocklin; Retired, Realtor; 21 names not given: 152,944

17 \$2,000 claims: 95,250
 74 \$1,000 claims: 74,000
 Industrial: Co. No. 1, 44
 claims: 10,131
 Industrial: Co. No. 10, 98
 claims: 17,259
 Industrial: Co. No. 12, 1,630

GREENVILLE—\$87,000

Ray S. Cowin: 31,912
 Name not given: 12,000
 \$3,000 to \$5,000: Herbert C. Decker; 1 name not given: 9,000
 2 \$2,000 claims: 4,000
 3 \$1,000 claims: 3,000

GROSSE POINTE—\$611,000

Name not given: 265,000
 Name not given: 160,000
 Attorney: 59,508
 Name not given: 30,000
 Name not given: 30,000
 Name not given: 21,572
 Name not given: 10,000
 3 \$2,000 claims: 6,000
 1 claim: 1,000

GROSSE POINTE FARMS—\$195,000

Name not given: 185,000
 1 claim: 2,000

GROSSE POINTE SHORES—\$54,000

Name not given: 40,000
 Name not given: 8,300

GROSSE POINTE PARK—\$123,000

Name not given: 72,000
 Name not given: 15,000
 3 \$2,000 claims: 6,100
 1 claim: 1,161

HAMTRAC—\$185,000

\$15,000 to \$20,000: Gundemar A. Negro
 1 claim: 1,000

HANCOCK—\$45,000

\$5,000 to \$8,000: P. H. Exley; Farmer: 13,211
 6 \$1,000 claims: 6,200

HARBOR BEACH—\$26,000

Name not given: 10,500
 Name not given: 5,000

HARBOR SPRINGS—\$17,000

\$3,000 to \$12,000: Wm. J. Clarke
 1 claim: 1,000

HASTINGS—\$42,000

Name not given: 10,000
 2 \$2,000 claims: 4,044

HIGHLAND PARK—\$545,000

Leon H. Frank: 305,000
 \$8,000 to \$12,000: Alfred A. Otterbein; 2 names not given: 30,800
 Name not given: 7,556
 \$3,000 to \$5,000: Homer P. Chandler, Jr.; 5 names not given: 25,862
 6 \$2,000 claims: 12,000
 14 \$1,000 claims: 14,000

HILLSDALE—\$66,000

Name not given: 15,000
 \$8,000 to \$12,000: Robert Seitz, George N. Smith: 20,094
 Name not given: 6,000
 \$5,000 to \$5,000: Harlan Cole
 1 claim: 2,000
 2 \$1,000 claims: 2,006

HOLLAND—\$1,539,000

John P. Kolla: 625,000
 Name not given: 527,000
 Superintendent: 101,439
 Name not given: 50,000
 Name not given: 50,000
 \$20,000 to \$25,000: Bernard P. Donnelly; 1 name not given: 48,000
 Name not given: 17,987
 Name not given: 10,000
 \$5,000 to \$8,000: George A. Van Landegand; Retired: 14,321
 Name not given: 5,000
 4 \$2,000 claims: 8,044
 7 \$1,000 claims: 7,000

HOUGHTON—\$51,000

\$3,000 to \$5,000: Nicholas Paduan; 4 names not given: 16,455
 2 \$2,000 claims: 4,048
 3 \$1,000 claims: 3,000

HOWELL—\$52,000

Name not given: 27,000
 2 \$2,000 claims: 4,000
 1 claim: 1,028

HUDSON—\$32,000

\$15,000 to \$20,000: George F. Vais
 2 \$2,000 claims: 4,000
 3 \$1,000 claims: 3,000

IMLAY CITY—\$24,000

\$8,000 to \$12,000: Milton Moyer
 4 \$1,000 claims: 4,000

IONIA—\$61,000

Name not given: 6,146
 \$3,000 to \$5,000: Lee S. Densmore, Myron D. Wilson; 2 names not given: 15,956
 3 \$2,000 claims: 6,000
 8 \$1,000 claims: 8,000

IRON MOUNTAIN—\$177,000

Name not given: 20,000
 Name not given: 7,933
 \$3,000 to \$5,000: 3 names not given: 12,744
 4 \$2,000 claims: 8,000
 12 \$1,000 claims: 12,000

IRONWOOD—\$156,000

\$15,000 to \$20,000: Frank N. Milley
 Reitor: 5,879
 \$3,000 to \$5,000: Abraham Lieberthal; 1 name not given: 7,429
 7 \$2,000 claims: 14,000
 5 \$1,000 claims: 5,000

ISHPEMING—\$93,000

3 \$2,000 claims: 6,000
 12 \$1,000 claims: 12,600

JACKSON—\$676,000

Name not given: 81,750
 Name not given: 54,047
 Claude B. McQuellan: 35,000
 \$25,000 to \$30,000: Housewife; 1 name not given: 52,277
 Name not given: 25,000
 Name not given: 13,000
 \$8,000 to \$12,000: George C. Wissmann
 \$5,000 to \$8,000: John J. Crowley, Henry M. Burt, Charles A. Bigalke; 1 name not given: 25,864
 \$3,000 to \$5,000: Alfred J. McDonald; Carpenter: 7
 names not given: 33,943
 16 \$2,000 claims: 32,000
 33 \$1,000 claims: 33,000
 Industrial: Co. No. 10, 63
 claims: 16,238

KALAMAZOO—\$1,780,000

Merrill B. King: 497,000
 Name not given: 470,000
 Name not given: 200,000
 \$20,000 to \$25,000: 2 names not given: 45,053
 Name not given: 17,000
 \$12,000 to \$15,000: Joseph P. Reardon, Robert E. Staebler; 1 name not given: 49,500
 Name not given: 15,810
 \$5,000 to \$8,000: Ralph H. Baker
 \$3,000 to \$5,000: 2 names not given: 7,958
 2 \$2,000 claims: 4,000
 6 \$1,000 claims: 6,000

LUDINGTON—\$79,000

Name not given: 15,810
 \$5,000 to \$8,000: Ralph H. Baker
 \$3,000 to \$5,000: 2 names not given: 7,958
 2 \$2,000 claims: 4,000
 6 \$1,000 claims: 6,000

MARQUETTE—\$183,000

\$5,000 to \$8,000: 3 names not given: 13,991
 \$3,000 to \$5,000: Frank A. Ledstrand; Salesman; 2
 names not given: 14,240
 8 \$2,000 claims: 16,000
 12 \$1,000 claims: 12,000

MONROE—\$149,000

Name not given: 46,570
 Manager: 15,083
 \$8,000 to \$12,000: 2 names not given: 22,000
 \$3,000 to \$5,000: 2 names not given: 10,000
 3 \$2,000 claims: 6,000
 7 \$1,000 claims: 7,000

MOUNT CLEMENS—\$115,000

Name not given: 20,000
 \$12,000 to \$15,000: 2 names not given: 27,839
 Name not given: 5,501
 \$3,000 to \$5,000: 3 names not given: 12,500
 3 \$2,000 claims: 6,000
 1 claim: 1,323

LANSE—\$34,000

Secretary: 16,786
 \$5,000 to \$8,000: Louis J. Bowin
 2 \$1,000 claims: 2,000

LANSING—\$889,000

Retired Merchant: 25,271
 \$12,000 to \$15,000: Myrl E. Newark
 \$8,000 to \$12,000: Charles H. Hart; Retired; 1
 name not given: 30,152
 \$5,000 to \$8,000: Douglas C. Severance, H. A. Hafer;
 Retired: 21,198

\$3,000 to \$5,000: Bert Bu-

lock, James H. Seager,
 Charles A. Boomer, Stif
 Kupco; 6 names not
 given: 33,251
 14 \$2,000 claims: 28,000
 25 \$1,000 claims: 25,000
 Industrial: Co. No. 10, 6
 claims: 1,851

MUSKEGON—\$454,000

\$25,000 to \$30,000: Lawrence C. Monroe; 1 name not given: 58,000
 \$3,000 to \$12,000: Herman A. Butcher; 3 names not given: 40,786
 \$5,000 to \$8,000: Charlie H. Cuddeback; 1 name not given: 15,194
 \$3,000 to \$5,000: Lloyd J. Smith, Ernst J. Hentschel; 3 names not given: 16,614
 4 \$2,000 claims: 8,030
 13 \$1,000 claims: 13,000

MUSKEGON HEIGHTS—\$90,000

Name not given: 13,000
 \$8,000 to \$12,000: Wm. J. Carl
 2 \$2,000 claims: 4,800
 3 \$1,000 claims: 3,000

NAPOLEON—\$17,000

Name not given: 10,000

NEGAUNEE—\$81,000

\$3,000 to \$5,000: 4 names not given: 16,500
 2 \$2,000 claims: 6,200
 4 \$1,000 claims: 4,000

NEWBERRY—\$31,000

\$5,000 to \$8,000: Ernest W. Takala
 \$3,000 to \$5,000: Geo. C. Beeman
 6 \$1,000 claims: 6,000

NEW BUFFALO—\$15,000

\$8,000 to \$12,000: Mr. Deaner

NILES—\$71,000

Machinist: 3,049

Thankful Husband Was Thoughtful to Protect His Family

BRONSON, MICH.—My husband left \$5,000 life insurance. It would have been very sad indeed for me and my three little girls if we had not been helped in this manner. Mr. Lawrence was only 37 years old—and our children were only seven, five and two years—so we had not had time to accumulate anything for a rainy day.

We had bought our home—but still owed \$1,500—so I was able to pay this mortgage which allows me the monthly rental of \$25. I was also able to pay all bills and \$800 funeral expenses, and the balance was invested in a first real estate mortgage on my father's farm. The life insurance saved my father's home and has made a home for me and children.

If I had not had the insurance left me, I surely would have lost everything, and been in debt besides.

I have been criticized by some for not using my money for living expenses instead of investing it, and then working to earn my current expenses. But my idea is to work while I am still young enough to do so—and while my children are small—then use the investment to educate them later on when they will need it most.

My husband traveled over most of the state of Ohio and I have been with him on many an occasion when he has delivered death claim checks—from accident policies—we had both learned the need of insurance.

It seems to me the highest tribute a husband can pay his family is enough insurance to at least pay the bills.

I might say I also carry insurance—and I have been unable to meet the premiums—but as we had never used the dividends I am fortunate enough to pay last year's premiums—this year's premiums and still next year's premiums with these dividends. I hope by that time to be able to meet them, as I have been fortunate enough to find office work.

Though my heart is very sad, and I still have a big job ahead of me taking care of our little family—words fail when I try to tell how thankful I am that Mr. Lawrence was thoughtful enough to protect us against loss and indebtedness.—Verald W. Lawrence.

The Criterion

THE true measure of progress in an institution is performance—not for the day only—but over the years. This progressive, time-tried Company is in its fortieth year of consistent, conservative, steady performance. It has paid over \$93,000,000 in benefits to policyholders and their beneficiaries . . .

THE STATE LIFE INSURANCE COMPANY

Indianapolis
Indiana

FORTIETH YEAR

MICHIGAN—Continued

3 \$2,000 claims..... 6,000
5 \$1,000 claims..... 5,009

NORTHVILLE—\$51,000

Name not given..... 11,779
Name not given..... 7,446
\$3,000 to \$5,000: Charles R.
Horton, Clarence Fettey,
Hugh O'Connor..... 11,514
1 claim..... 2,096
3 \$1,000 claims..... 3,000

OAKLAND COUNTY—

\$26,000

Name not given..... 20,000
1 claim..... 1,000

OVID—\$54,000

Name not given..... 23,000
\$5,000 to \$12,000: Howard
L. Jenks; 1 name not
given..... 21,000
2 \$1,000 claims..... 2,000

OWASSO—\$177,000

Name not given..... 21,000
Name not given..... 20,000
Name not given..... 20,000
3 \$2,000 claims..... 6,000
4 \$1,000 claims..... 4,000

PAW PAW—\$40,000

Name not given..... 8,163
Name not given..... 5,000
4 \$2,000 claims..... 8,037
1 claim..... 1,000

PETOSKEY—\$60,000

Publisher..... 10,035
Name not given..... 6,000
\$3,000 to \$5,000: Samuel J.
Hear..... 2,007

PINCONNING—\$18,000

\$5,000 to \$8,000: Clarke W.
Hairst, Carl Erickson..... 12,000
1 claim..... 2,000

PLEASANT RIDGE—\$16,000

\$3,000 to \$5,000: 3 names
not given..... 11,000
1 claim..... 1,000

PONTIAC—\$1,537,000

Aaron Mendelson..... 93,000
Name not given..... 90,000
Name not given..... 60,000
Name not given..... 50,000
Secretary..... 25,523
\$15,000 to \$20,000: John P.
Calden; 1 name not
given..... 38,000
\$12,000 to \$15,000: Ransom
Hazelton; 1 name not
given..... 30,000
\$5,000 to \$12,000: Joseph
H. Barnett, Walter F.
Thomas; Jeweler..... 31,566
Name not given..... 7,000
\$3,000 to \$5,000: Charles
H. Going, Lula Turner;
Secretary; 7 names not
given..... 40,114
8 \$2,000 claims..... 16,000
26 \$1,000 claims..... 26,000
Industrial: Co. No. 1, 7
claims..... 1,259
Industrial: Co. No. 4, 9
claims..... 1,452
Industrial: Co. No. 10, 5
claims..... 1,739
Industrial: Co. No. 12, 1,739

PORT HURON—\$235,000

\$15,000 to \$20,000: John A.
Maurer..... 11,500
\$3,000 to \$5,000: Peter N.
Moore, Dr. Isaac Bow-
den, Alexander McClellan;
11,500
4 \$2,000 claims..... 8,500
7 \$1,000 claims..... 7,000

ROYAL OAK—\$89,000

Name not given..... 11,000
\$3,000 to \$5,000: Hugh
Tulloch; 3 names not
given..... 11,999
4 \$2,000 claims..... 8,000
5 \$1,000 claims..... 5,000
Industrial: Co. No. 12, 2,652

SAGINAW—\$823,000

Wm. Duckwitz..... 37,000

\$15,000 to \$20,000: W. J.
Nuechterlein; General
Manager..... 35,125
\$8,000 to \$12,000: Rayburn
B. Smith; 3 names not
given..... 33,766
\$5,000 to \$8,000: 2 names
not given..... 14,791
\$3,000 to \$5,000: Vincent
D. Gorman, Philip Ittner,
Stanley V. McQuade, Wil-
liam T. Otis, Martin
Rupp; Cabinet Maker; 14
names not given..... 84,037
11 \$2,000 claims..... 22,500
34 \$1,000 claims..... 34,000
Industrial: Co. No. 1, 42
claims..... 10,797
Industrial: Co. No. 10, 90
claims..... 20,065

SAINT CLAIR—\$47,000

Name not given..... 20,000
Name not given..... 11,000
\$5,000 to \$8,000: Russ S.
Jenks..... 2,500
1 claim..... 2,500

SAINT JOSEPH—\$55,000

\$3,000 to \$5,000: Charley R.
Schmidt..... 6,000
3 \$2,000 claims..... 6,000
4 \$1,000 claims..... 4,000

SAND CREEK—\$13,000

Name not given..... 10,000

SAULT STE MARIE—

\$138,000

\$12,000 to \$15,000: Angus
H. McDougall; 1 name
not given..... 28,000
\$3,000 to \$5,000: 2 names
not given..... 6,000
3 \$2,000 claims..... 6,000
6 \$1,000 claims..... 6,000

SOUTH HAVEN—\$113,000

George C. Monroe..... 60,500
Name not given..... 15,000

MINNESOTA

Total Payments in State..... \$69,100,000
Increase in Payments in 1933..... \$2,900,000
Percentage of Increase..... 4%
Rank in Payments among States..... 12th
Rank in Population..... 19th
Payments Per Capita..... \$26.90

ALBERT LEA—\$112,000

Name not given..... 14,000
\$5,000 to \$8,000: Housewife;
1 name not given..... 11,490
\$3,000 to \$5,000: 2 names
not given..... 7,043
6 \$2,000 claims..... 12,000
4 \$1,000 claims..... 4,000

AUSTIN—\$95,000

Clifford C. Leek..... 32,000
Name not given..... 10,000
\$3,000 to \$5,000: Olaf Gold-
berg; 1 name not
given..... 8,000
3 \$2,000 claims..... 6,039
3 \$1,000 claims..... 3,000

BARRETT—\$13,000

Name not given..... 12,000

BELLE PLAINE—\$32,000

\$8,000 to \$12,000: Frank L.
Dvorak..... 6,029
3 \$2,000 claims..... 1,000
1 claim..... 1,000

BEMIDJI—\$47,000

Merchant..... 5,009
Name not given..... 5,000
2 \$2,000 claims..... 4,777
1 claim..... 1,021

BLUE EARTH—\$10,000

Name not given..... 20,000
\$3,000 to \$5,000: Leland R.
Grout..... 5,004
5 \$1,000 claims..... 5,004

\$3,000 to \$5,000: 4 names
not given..... 16,000
4 \$1,000 claims..... 4,500

STAMBAUGH—\$25,000

Name not given..... 10,000
Name not given..... 5,218
2 \$1,000 claims..... 2,000

STURGIS—\$75,000

\$8,000 to \$12,000: Rosslyn
H. Van Buren..... 3,476
3 \$2,000 claims..... 6,062
3 \$1,000 claims..... 3,361

THREE RIVERS—\$47,000

\$5,000 to \$8,000: Wm. W.
Anderson..... 7,500
7 \$1,000 claims..... 7,500

TRAVERSE CITY—\$130,000

\$8,000 to \$12,000: John W.
Slaters..... 6,000
3 \$2,000 claims..... 6,000
8 \$1,000 claims..... 8,000

WAYNE—\$39,000

Pilot..... 5,077
\$3,000 to \$5,000: Arthur H.
Saxon..... 2,000
1 claim..... 1,000

WYANDOTTE—\$83,000

\$3,000 to \$5,000: Gilbert F.
Fountain..... 2,000
8 \$1,000 claims..... 8,000
Industrial: Co. No. 10, 11
claims..... 1,686

YPSILANTI—\$128,000

\$20,000 to \$25,000: Geo. L.
Black..... 15,000
\$15,000 to \$20,000: C. Mc-
Kenny..... 3,000
\$3,000 to \$5,000: Pearl S.
Jones; 2 names not
given..... 13,000
4 \$2,000 claims..... 8,000
6 \$1,000 claims..... 6,000

BRAHAM—\$41,000

\$25,000 to \$30,000: Peter J.
Engberg..... 6,000
1 claim..... 1,000

BRAINERD—\$105,000

Name not given..... 20,000
\$3,000 to \$5,000: George E.
Trent, Jr., Minnie Tucker;
1 name not given..... 10,154
5 \$1,000 claims..... 5,053

CAMBRIDGE—\$23,000

\$5,000 to \$8,000: Godfrey
G. Goodwin; 1 name not
given..... 11,929
1 claim..... 2,044
1 claim..... 1,000

CARLTON—\$39,000

\$25,000 to \$30,000: James
A. Gillespie..... 1,938
1 claim..... 1,938

CLOQUET—\$42,000

Baker..... 5,058
Name not given..... 5,000
2 \$2,000 claims..... 4,048

CROOKSTON—\$69,000

\$25,000 to \$30,000: Hugh C.
Torrance..... 3,000
3 \$2,000 claims..... 6,000
4 \$1,000 claims..... 4,000

CRYSTAL BAY—\$17,000

\$8,000 to \$12,000: Charles
F. Lindholm..... 1,000
1 claim..... 1,000

DULUTH—\$2,937,000

A. M. Chisholm..... 815,500
Name not given..... 205,000
Name not given..... 100,000
Name not given..... 104,284
Name not given..... 50,000
Name not given..... 50,000
\$20,000 to \$25,000: 2 names
not given..... 50,000
\$15,000 to \$20,000: Company
President; 4 names not
given..... 89,400
Name not given..... 15,000
\$8,000 to \$12,000: Merchant;
6 names not given..... 71,272
\$5,000 to \$8,000: A. C. Will-
cuts, Jacob E. Nyquist;
3 names not given..... 36,385
\$3,000 to \$5,000: Roy H.
Peterson, Harold R. Tay-
lor, Richard W. Smith,
Thaddeus J. Galarneau,
Leo M. McDonnell, Will
G. Holcomb, Louis A.
DeStefanis; 22 names not
given..... 114,935
21 \$2,000 claims..... 42,000
48 \$1,000 claims..... 49,335

ELY—\$37,000

\$8,000 to \$12,000: J. Moonan
\$3,000 to \$5,000: Ursula M.
Bezek, Edward E. Han-
son..... 8,500
1 claim..... 2,000
1 claim..... 1,000

FARIBAULT—\$95,000

Name not given..... 7,390
Name not given..... 4,000
3 \$2,000 claims..... 6,500
1 claim..... 1,000

FAIRMONT—\$32,000

Name not given..... 20,000
Name not given..... 3,000
4 \$1,000 claims..... 4,000

FERGUS FALLS—\$63,000

\$3,000 to \$5,000: 2 names
not given..... 7,000
4 \$2,000 claims..... 8,000
5 \$1,000 claims..... 5,011

GLENCOE—\$33,000

\$5,000 to \$8,000: Clarence
L. Karstas..... 7,060
1 name not given..... 4,220
2 \$2,000 claims..... 2,000
2 \$1,000 claims..... 2,000

GRAND RAPIDS—\$103,000

William C. Gilbert..... 40,000
Name not given..... 40,000
Name not given..... 10,000
\$5,000 to \$8,000: Gennaro
Marinelli..... 1,000
1 claim..... 1,000

HIBBING—\$183,000

John W. Dohm..... 75,000
\$8,000 to \$12,000: Howard
E. Nightingale; 1 name
not given..... 19,500
\$3,000 to \$5,000: 2 names
not given..... 10,000
2 \$2,000 claims..... 4,000
3 \$1,000 claims..... 3,000

HOPKINS—\$53,000

Name not given..... 7,000
\$3,000 to \$5,000: William
Hosp; 1 name not
given..... 6,000
3 \$2,000 claims..... 6,000
2 \$1,000 claims..... 2,461

HUTCHINSON—\$37,000

\$12,000 to \$15,000: Philip E.
Schoeneman..... 4,500
2 \$2,000 claims..... 4,500
2 \$1,000 claims..... 2,000

INTERNATIONAL FALLS—

\$33,000

\$3,000 to \$5,000: Peter W.
Sterna..... 2,000
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

JACKSON—\$20,000

Name not given..... 5,000
1 claim..... 2,032
3 \$1,000 claims..... 3,000

KASSON—\$23,000

Name not given..... 9,500
\$3,000 to \$5,000: 2 names
not given..... 7,000
1 claim..... 2,034

LECENTER—\$12,000

Name not given..... 10,009
Name not given..... 6,100
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

LE SUEUR—\$24,000

Name not given..... 6,100
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

MANKATO—\$159,000

\$8,000 to \$12,000: George
W. Sugden; Retired..... 20,193
Name not given..... 7,000
\$3,000 to \$5,000: John A.
Hancock; 2 names not
given..... 11,507
5 \$2,000 claims..... 11,000
3 \$1,000 claims..... 3,082

MELROSE—\$18,000

\$5,000 to \$8,000: Gerhard
Schulzetenberge; Farm-
er..... 13,003
1 claim..... 1,000

MILACA—\$35,000

\$8,000 to \$12,000: Olin C.
Myron..... 1,000
\$3,000 to \$5,000: 3 names
not given..... 1,000

NASHVILLE—\$13,000

\$8,000 to \$12,000: Grace
Roe..... 1,000

NASHWAUK—\$25,000

\$15,000 to \$20,000: Philip
Griffin..... 1,000
1 claim..... 1,000

Income From Life Insurance Gives
"Tremendous Moral Support"

MINNEAPOLIS, MINN.—The amount of in-
surance left by Nathan S. Jacobs was \$8,859,
\$1,000 of which was in a fraternal order which
was paid in full to me. Two policies were with
old line companies and to date I have left the full
amount of the proceeds with them. I was too
stunned and numb from my bereavement to think
constructively and I was glad of the opportunity
to leave this money where it was as safe as any
investment I could make and with no effort on my
part.

While the income from the insurance is small,
the feeling of added security has a tremendous
moral support when one at 50 years of age starts
in to reconstruct one's life. The \$1,000 I collected
I invested in Bell Telephone preferred stock.—
Bertha S. Jacobs.

not given..... 11,500
2 \$2,000 claims..... 4,000

MINNEAPOLIS—\$14,373,000

Harry E. Pence..... 941,807
Name not given..... 689,100
Name not given..... 402,216
James A. Struthers..... 271,934
Name not given..... 194,000
Name not given..... 185,300
Ary E. Zonne..... 132,939
Name not given..... 100,000
Name not given..... 100,000
Company President..... 85,284
Retired..... 76,921
Name not given..... 70,866
Dr. John O. Taft..... 66,054
Name not given..... 66,000
Name not given..... 60,891
Charles F. Herrman..... 60,000
Name not given..... 46,017
Name not given..... 40,000
Name not given..... 35,500
Name not given..... 32,000
\$25,000 to \$30,000: Edwin
G. Mereness; 1 name not
given..... 57,000
\$20,000 to \$25,000: 9 names
not given..... 212,352
\$15,000 to \$20,000: Morris
S. Slate; Contractor; 11
names not given..... 236,517
\$12,000 to \$15,000: Charles
H. Wingate, Sherman E.
St. John; 5 names not
given..... 93,367
\$8,000 to \$12,000: Herah
Baratz, Ernest C. Witt-
sey, Shegetaro Morikubo,
H. A. C. Malmquist,
Nathan S. Jacobs, Isaac
Nathaniel Anderson;
Manufacturer; 29 names
not given..... 368,832
\$5,000 to \$8,000: Herman
Wiedenroth, R. E. L.
Thomas, Harry Schlafer,
Wm. J. Reimer, George
F. Orde, Fred Leon Mc-
Dill, Frank P. Cullinan,
Arthur B. Chamberlin,
Robert L. Bruen, Edwin
F. Anderson; Manager,
Insurance Agent, Clerk; 12
names not given..... 163,291
\$3,000 to \$5,000: Baliz Zim-
merman, J. Arthur Wil-
liams, Ole J. Ween, Curtis
F. Webb, Frank J. Venie,
Charles F. Trotter, Wm.
Torodor, Fred E. Swan-
son, Earl G. Sukau, Rob-
ert Schway, Conrad N.
Ruedling, Harvey E.
Rounsavell, Rhea B. Rob-
inson, Haiman Rifkin,
John M. Johnson, Na-
thaniel S. Hoogenberg,
George E. Habberstadt,
George F. Goodermont,
William V. Freeman,
Scott A. Foster, Wm. H.
Wm. P. Cowles, A. J.
Abernethy; 2 Salesmen, 2
Managers, Private Detec-
tive, Asst. Treasurer, Re-
tired; 65 names not
given..... 368,832
118 \$2,000 claims..... 236,000
187 \$1,000 claims..... 188,562
Industrial: Co. No. 1, 155
claims..... 32,411

NEW ULM—\$750,000

Name not given..... 337,500
Henry L. Beecher..... 304,946
Name not given..... 52,500
Name not given..... 5,500
2 \$2,000 claims..... 5,000
5 \$1,000 claims..... 5,000

NORTHFIELD—\$45,000

\$12,000 to \$15,000: August
A. Schimnoski..... 5,116
Name not given..... 5,000
1 claim..... 4,000

NORTH MANKATO—\$25,000

Name not given..... 2,500
1 claim..... 1,000

OWATONNA—\$39,000

\$5,000 to \$8,000: Wm. E.
McClintock; 1 name not
given..... 12,000
\$3,000 to \$5,000: Edward J.
McCormick, Charles A.
Raymond..... 6,000
1 claim..... 2,007
5 \$1,000 claims..... 5,000

PRINCETON—\$27,000

Name not given..... 2,000
1 claim..... 3,000

RED WING—\$95,000

\$3,000 to \$5,000: Attorney;
2 names not given..... 10,231
3 \$2,000 claims..... 6,000
3 \$1,000 claims..... 3,000

ROCHESTER—\$321,000

Clyde O. Lamson..... 61,000
Name not given..... 20,000
\$8,000 to \$12,000: George
W. H. Maske; 2 names
not given..... 29,500
Name not given..... 8,000
\$3,000 to \$5,000: Milas
Lockhart; 1 name not
given..... 8,000
6 \$2,000 claims..... 12,000
7 \$1,000 claims..... 7,000

SAINT CLOUD—\$307,000

Arnold J. Daniel, Jr..... 30,000
Agent..... 10,100
\$5,000 to \$8,000: Henry G.
Dryer; 1 name not
given..... 11,306
Name not given..... 4,732
4 \$2,000 claims..... 8,000
5 \$1,000 claims..... 5,000

SAINT PAUL—\$9,340,000

Name not given..... 108,000
Name not given..... 95,000
Maurice B. Bleherst..... 56,000
Name not given..... 54,274
Name not given..... 53,500
Name

MINNESOTA—Continued

Dealer, Secretary, Retired; 12 names not given.....121,295
\$3,000 to \$5,000: John M. Wanzenstein, Jr., Emil Bilben, Samuel G. Fieth, John F. Kelley, Robert Johnson, P. W. H. Reichstein, Sam Rossi, Raymond W. Paulson, Thomas Hickey, C. Haney, Thomas W. Doyle, Mark McEllistrem, Colgne N. Bode, Elok Park; Candy Jobber, Superintendent, Chairman, College Professor; 46 names not given.....254,356
66 \$2,000 claims.....132,000
109 \$1,000 claims.....109,000

SAUK CENTRE—\$34,000

Name not given.....9,000
Name not given.....7,000
Name not given.....3,857
2 \$2,000 claims.....4,048
1 claim.....1,085

SAVAGE—\$32,000

John Emil Oberhoffer.....30,454

SHAKOPEE—\$26,000

Name not given.....6,000
1 claim.....2,000
2 \$1,000 claims.....2,000

SLEEPY EYE—\$41,000

Name not given.....18,500
\$3,000 to \$5,000: 2 names not given.....8,800
1 claim.....2,500
1 claim.....1,004

SPRINGFIELD—\$142,000

Name not given.....50,000
Name not given.....25,000
Name not given.....20,000
Name not given.....12,000
\$5,000 to \$8,000: 2 names not given.....13,592
Name not given.....5,000
1 claim.....2,000
3 \$1,000 claims.....3,015

STILLWATER—\$141,000

Jacob R. Kollner.....34,000
Name not given.....12,012
\$3,000 to \$5,000: Manufacturer; 3 names not given.....15,000
6 \$2,000 claims.....12,000
3 \$1,000 claims.....8,000

TWIN VALLEY—\$14,000

\$5,000 to \$8,000: N. Constant Holm
Name not given.....3,000

VIRGINIA—\$66,000

Butcher.....8,568
Butcher.....5,016
\$3,000 to \$5,000: Charles Ostrov
1 claim.....2,000
2 \$1,000 claims.....2,000

WABASHA—\$26,000

\$3,000 to \$5,000: Frank S. Robinson
2 \$2,000 claims.....6,000
1 claim.....1,000

WAYZATA—\$15,000

\$3,000 to \$5,000: Bernhard L. Nielsen, John Leur
1 claim.....1,911

WHITE BEAR LAKE—\$29,000

Name not given.....10,000
Name not given.....4,000
1 claim.....2,000
1 claim.....1,422

WILLMAR—\$55,000

\$5,000 to \$8,000: Peter B. Hong
\$3,000 to \$5,000: Martin Peterson; 1 name not given.....9,000

1 claim.....2,000
3 \$1,000 claims.....3,000
WINONA—\$176,000
\$20,000 to \$25,000: George W. Briggs; 1 name not given.....44,539
\$15,000 to \$20,000: Frederick L. Smock
\$8,000 to \$12,000: 2 names not given.....20,227
Merchant.....5,002
\$3,000 to \$5,000: Pharmacist; 1 name not given.....7,472
3 \$2,000 claims.....6,000
9 \$1,000 claims.....9,000

MISSISSIPPI

Total Payments in State.....\$22,100,000
Increase in Payments in 1933.....\$4,100,000
Percentage of Increase.....23%
Rank in Payments among States.....34th
Rank in Population.....23rd
Payments Per Capita.....\$11.00

BALDWIN—\$27,000

Painter & Merchant.....17,099
3 \$2,000 claims.....6,044

BENOIT—\$17,000

Name not given.....11,018
Bank Cashier.....4,035

BOLTON—\$36,000

Name not given.....29,595
Name not given.....4,596

BROOKVILLE—\$24,000

\$8,000 to \$12,000: John J. Dotherow
4 \$2,000 claims.....8,500
1 claim.....1,055

CANTON—\$55,000

Name not given.....25,372
Name not given.....14,500
\$3,000 to \$5,000: Joseph J. Mayfield; 1 name not given.....6,000

CLAREMONT—\$19,000

Joel R. Adams.....47,000
Name not given.....47,000

CLARKSDALE—\$206,000

Walter B. Nichols.....50,000
Name not given.....40,000
Name not given.....22,140
\$5,000 to \$8,000: Cotton Merchant; 2 names not given.....23,000
\$3,000 to \$5,000: Celia C. Davis, Erabarn P. Lister
3 \$2,000 claims.....8,000
Industrial: Co. No. 5, 2 claims.....651

COLUMBIA—\$34,000

Name not given.....10,000
\$5,000 to \$8,000: Charles B. Quinn
1 claim.....2,545
3 \$1,000 claims.....3,000

COLUMBUS—\$318,000

Name not given.....202,506
Merchant.....30,159
Merchant.....10,597
Name not given.....5,000
3 \$2,000 claims.....6,000
4 \$1,000 claims.....4,000
Industrial: Co. No. 5, 9 claims.....2,414
Industrial: Co. No. 6, 62 claims.....7,039

COMO—\$35,000

Name not given.....15,000
\$3,000 to \$5,000: Merchant; 1 name not given.....8,006
1 claim.....2,000
2 \$1,000 claims.....2,010

CORINTH—\$86,000

\$8,000 to \$12,000: Frank H. Hess; 1 name not given.....21,000
\$3,000 to \$5,000: Salesman; 1 name not given.....9,043
2 \$2,000 claims.....4,018
2 \$1,000 claims.....2,000
Industrial: Co. No. 5, 3 claims.....782

WINTHROP—\$27,000

\$8,000 to \$12,000: James H. Shea
1 claim.....2,124
1 claim.....1,000

WORTHINGTON—\$67,000

\$20,000 to \$25,000: Justin T. Smallwood
Physician.....10,026
1 claim.....2,500
2 \$1,000 claims.....2,000

ZUMBROTA—\$15,000

\$3,000 to \$5,000: Retired; 1 name not given.....6,770
1 claim.....2,000
1 claim.....1,000

Cook, Wm. T. Scott: Banker; 1 name not given.....13,523
2 \$2,000 claims.....4,000
2 \$1,000 claims.....2,000
Industrial: Co. No. 5, 5 claims.....1,306
Industrial: Co. No. 12, 1,571

LOGTOWN—\$33,000

\$25,000 to \$30,000: John H. Weston

McCOMB—\$110,000

Name not given.....13,738
Name not given.....3,701
1 claim.....2,000
3 \$1,000 claims.....3,200

MACON—\$27,000

Name not given.....14,000
2 \$1,000 claims.....2,776

MERIDIAN—\$412,000

Abram I. Buckwalter.....118,425
Name not given.....15,500
Name not given.....15,000
\$5,000 to \$8,000: Bookkeeper, Insurance Agent.....10,076
\$3,000 to \$5,000: Wm. C. Sam, Frank C. Brown; Dairyman; 4 names not given.....26,941
9 \$2,000 claims.....18,000
12 \$1,000 claims.....12,000
Industrial: Co. No. 5, 4 claims.....1,281
Industrial: Co. No. 6, 80 claims.....11,266
Industrial: Co. No. 12, 2,648

MERIGOLD—\$64,000

Merchant.....45,546
Farmer.....11,557
Retired.....3,000
1 claim.....1,000

MINTER CITY—\$17,000

\$12,000 to \$15,000: Guy A. Sperry

NATCHEZ—\$133,000

Bookkeeper.....5,436
\$3,000 to \$5,000: Webster H. Brown; Salesman; 4 names not given.....22,001
2 \$2,000 claims.....4,000
2 \$1,000 claims.....2,000
Industrial: Co. No. 5, 2 claims.....572
Industrial: Co. No. 6, 108 claims.....10,401

NEW ALBANY—\$38,000

\$5,000 to \$8,000: Dentist, Farmer.....11,091
\$3,000 to \$5,000: James H. Ramsey
2 \$2,000 claims.....4,029
5 \$1,000 claims.....5,002

NEWTON—\$17,000

\$8,000 to \$12,000: D. Velpo McMullan

GRENADA—\$37,000

\$8,000 to \$12,000: George M. Lawrence
\$3,000 to \$5,000: George W. McClure
Industrial: Co. No. 6, 88 claims.....9,967

GULFPORT—\$132,000

Name not given.....60,000
Exporter.....34,131
Name not given.....4,069
2 \$2,000 claims.....4,086
1 claim.....1,000
Industrial: Co. No. 6, 9 claims.....2,543

HATTIESBURG—\$1,013,000

William E. Eddins.....815,000
Name not given.....24,636
Name not given.....17,618
\$8,000 to \$12,000: C. A. Powell
Office Manager.....5,005
3 \$2,000 claims.....6,500
2 \$1,000 claims.....2,718

HOLLY RIDGE—\$15,000

\$8,000 to \$12,000: Lloyd C. Alexander

INDIANOLA—\$37,000

\$8,000 to \$12,000: John M. McLendon
1 claim.....2,131
3 \$1,000 claims.....3,000

JACKSON—\$497,000

Name not given.....79,000
\$25,000 to \$30,000: 2 names not given.....52,000
\$20,000 to \$25,000: Samuel H. Gibbons; 1 name not given.....45,178
\$15,000 to \$20,000: Philip L. Brent
Name not given.....15,000
\$8,000 to \$12,000: 2 names not given.....19,123
\$5,000 to \$8,000: Chester J. Tullos
\$3,000 to \$5,000: Robert W. Bullard, John C. Chambers, Wm. H. Colber, Jr.; 4 names not given.....27,677
13 \$2,000 claims.....25,000
10 \$1,000 claims.....10,000
Industrial: Co. No. 5, 8 claims.....2,154
Industrial: Co. No. 6, 102 claims.....11,598
Industrial: Co. No. 12, 6,256

LAUREL—\$168,000

Attorney.....19,461
Realtor.....8,114
\$5,000 to \$8,000: Cicero H. Ferrill
\$3,000 to \$5,000: John H.



In planning a home adequate mortgage insurance should be included in the financing plans so that the home will be unencumbered in case of the income earner's death.

PICAYUNE—\$147,000

Eastman F. Tate.....84,921
Housewife.....30,206
Bank President.....10,035
2 \$2,000 claims.....4,763

PORT GIBSON—\$25,000

Merchant.....4,002
3 \$2,000 claims.....6,000
1 claim.....1,000

RULEVILLE—\$68,000

Name not given.....47,000
Name not given.....47,000
\$8,000 to \$12,000: Jacob Livingston

SENATOBIA—\$25,000

Lumber Merchant.....20,227
1 claim.....1,470

SHELBY—\$18,000

\$8,000 to \$12,000: Henry C. Carnes

TAYLORSVILLE—\$25,000

\$12,000 to \$15,000: Emmett H. Ford

TERRY—\$16,000

\$5,000 to \$8,000: Charles S. Bridgers

TITLERSVILLE—\$15,000

Farmer.....12,828

TUPELO—\$122,000

Company President.....74,116

\$8,000 to \$12,000: Robert G. Strain; Retired; Company President.....31,552
\$3,000 to \$5,000: Salesman, Superintendent.....6,072

TYLERTOWN—\$25,000

Merchant.....5,041
Name not given.....5,000
2 \$2,000 claims.....4,000
1 claim.....1,000

VAIDEN—\$14,000

Physician.....10,110

VICKSBURG—\$365,000

Name not given.....41,565
Name not given.....26,500
Name not given.....15,000
Name not given.....8,766
Merchant.....5,344
\$3,000 to \$5,000: James W. Collier, Edward T. Tschabold; Occultist; 2 names not given.....22,039
5 \$2,000 claims.....10,400
4 \$1,000 claims.....4,003
Industrial: Co. No. 5, 5 claims.....1,390
Industrial: Co. No. 6, 87 claims.....9,355
Industrial: Co. No. 12, 2,101

WEST POINT—\$211,000

Name not given.....105,000
Thaddeus M. Moseley, Jr.....77,000
Mayor.....8,023

A Tower of Strength Unshaken by Recent Blasting Years



The
LAMAR LIFE INSURANCE COMPANY
Established in 1906
JACKSON **MISSISSIPPI**



Carefree days when you grow older with sufficient funds to enjoy them may be had by systematic saving through life insurance.

MISSISSIPPI—Continued

Name not given.....	5,000
1 claim.....	2,000
1 claim.....	1,497
YAZOO CITY—\$109,000	
\$3,000 to \$12,000: Harry Kravetz; Planter.....	21,086

MISSOURI

Total Payments in State.....	\$111,100,000
Increase in Payments in 1933.....	\$17,200,000
Percentage of Increase.....	18%
Rank in Payments among States.....	9th
Rank in Population.....	10th
Payments Per Capita.....	\$30.55

AURORA—\$24,000	
Name not given.....	7,000
\$3,000 to \$5,000: Oseve C. Davis, Simon P. Breitenstein; 1 name not given.....	12,084

BETHANY—\$215,000	
Ezra H. Frisby.....	106,000
Name not given.....	94,880
Attorney.....	5,114
1 claim.....	2,090

BOLIVAR—\$30,000	
Name not given.....	5,000
1 claim.....	2,000
3 \$1,000 claims.....	3,000

BUCKNER—\$13,000	
Name not given.....	10,000

BUTLER—\$29,000	
\$8,000 to \$12,000: Howell H. Heck.....	
\$3,000 to \$5,000: Evelyn W. Smiser; Attorney.....	6,030
2 \$1,000 claims.....	2,000

CANTON—\$56,000	
\$15,000 to \$20,000: Joseph C. Cason.....	
\$3,000 to \$5,000: Linn T. Nelson; Merchant.....	6,710
2 \$2,000 claims.....	4,051
2 \$1,000 claims.....	2,000

CAPE GIRARDEAU—\$129,000	
\$8,000 to \$12,000: Edward A. Cason.....	
Name not given.....	7,924
\$3,000 to \$5,000: Frank E. McDonald; 1 name not given.....	6,000
5 \$2,000 claims.....	12,601
5 \$1,000 claims.....	5,000

CARROLLTON—\$52,000	
\$5,000 to \$12,000: Edward H. Quisenberry.....	
Farmer.....	5,004
\$3,000 to \$5,000: John D. Frisbie.....	
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,000

CARTHAGE—\$85,000	
\$5,000 to \$12,000: Dentist; 1 name not given.....	10,771
Name not given.....	4,448
2 \$1,000 claims.....	2,000

CARUTHERSVILLE—\$57,000	
\$20,000 to \$25,000: Earl J. Long.....	
Bank Cashier.....	17,130
\$3,000 to \$5,000: J. A. Thompson.....	
Industrial: Co. No. 5, 1 claim.....	108

CHARLESTON—\$26,000	
Farmer.....	20,219
1 claim.....	2,000

CHILLICOTHE—\$75,000	
\$20,000 to \$25,000: Edwin W. Scott.....	
Pharmacist.....	5,139
\$3,000 to \$5,000: Charles J. Blanchard.....	
3 \$2,000 claims.....	6,000
2 \$1,000 claims.....	2,000

CLAYTON—\$715,000	
Name not given.....	150,000
Francis A. Cramer.....	133,000
Name not given.....	98,000
Wm. C. Uhrt.....	87,260
Name not given.....	78,260
Name not given.....	49,000
\$20,000 to \$25,000: Harry J. Vogt.....	

CLAYTON—\$715,000	
Name not given.....	150,000
Francis A. Cramer.....	133,000
Name not given.....	98,000
Wm. C. Uhrt.....	87,260
Name not given.....	78,260
Name not given.....	49,000
\$20,000 to \$25,000: Harry J. Vogt.....	

CLAYTON—\$715,000	
Name not given.....	150,000
Francis A. Cramer.....	133,000
Name not given.....	98,000
Wm. C. Uhrt.....	87,260
Name not given.....	78,260
Name not given.....	49,000
\$20,000 to \$25,000: Harry J. Vogt.....	

CLAYTON—\$715,000	
Name not given.....	150,000
Francis A. Cramer.....	133,000
Name not given.....	98,000
Wm. C. Uhrt.....	87,260
Name not given.....	78,260
Name not given.....	49,000
\$20,000 to \$25,000: Harry J. Vogt.....	

CLAYTON—\$715,000	
Name not given.....	150,000
Francis A. Cramer.....	133,000
Name not given.....	98,000
Wm. C. Uhrt.....	87,260
Name not given.....	78,260
Name not given.....	49,000
\$20,000 to \$25,000: Harry J. Vogt.....	

CLAYTON—\$715,000	
Name not given.....	150,000
Francis A. Cramer.....	133,000
Name not given.....	98,000
Wm. C. Uhrt.....	87,260
Name not given.....	78,260
Name not given.....	49,000
\$20,000 to \$25,000: Harry J. Vogt.....	

CLAYTON—\$715,000	
Name not given.....	150,000
Francis A. Cramer.....	133,000
Name not given.....	98,000
Wm. C. Uhrt.....	87,260
Name not given.....	78,260
Name not given.....	49,000
\$20,000 to \$25,000: Harry J. Vogt.....	

CLAYTON—\$715,000	
Name not given.....	150,000
Francis A. Cramer.....	133,000
Name not given.....	98,000
Wm. C. Uhrt.....	87,260
Name not given.....	78,260
Name not given.....	49,000
\$20,000 to \$25,000: Harry J. Vogt.....	

CLAYTON—\$715,000	
Name not given.....	150,000
Francis A. Cramer.....	133,000
Name not given.....	98,000
Wm. C. Uhrt.....	87,260
Name not given.....	78,260
Name not given.....	49,000
\$20,000 to \$25,000: Harry J. Vogt.....	

\$5,000 to \$8,000: Charles A. Bowman; Merchant, Bank Teller.....	18,428
\$3,000 to \$5,000: Louis Goldstein; Pharmacist; 1 name not given.....	12,072
4 \$2,000 claims.....	8,500
1 claim.....	1,000

JEFFERSON CITY—\$65,000	
Pharmacist.....	5,016
2 \$2,000 claims.....	4,000
4 \$1,000 claims.....	4,000

JOPLIN—\$244,000	
Name not given.....	10,000
\$5,000 to \$8,000: Leon H. Hand.....	
\$3,000 to \$5,000: Charles W. Westcott; Charles A. Henderson; Vice-Pres. of Company; 1 name not given.....	15,081
4 \$2,000 claims.....	8,000
3 \$1,000 claims.....	9,000
Industrial: Co. No. 12.....	874

KANSAS CITY—\$13,446,000	
George T. O'Malley.....	305,000
Wm. S. Connelly.....	195,700
Name not given.....	179,410
Name not given.....	159,929
Name not given.....	142,778

COLUMBIA—\$126,000	
\$20,000 to \$25,000: Faye E. Kauffman.....	
\$5,000 to \$8,000: Contractor. Professor.....	13,613
4 \$1,000 claims.....	4,000

CONCORDIA—\$22,000	
Name not given.....	8,000
Name not given.....	4,000
1 claim.....	2,001

DE SOTO—\$33,000	
Name not given.....	13,000
5 \$2,000 claims.....	10,100
2 \$1,000 claims.....	2,000

EXCELSIOR SPRINGS—\$66,000	
Name not given.....	17,075
\$5,000 to \$8,000: Harry A. Rheem.....	
\$3,000 to \$5,000: John Q. Craven; 1 name not given.....	6,000
2 \$2,000 claims.....	4,000
1 claim.....	1,000

FERGUSON—\$52,000	
\$12,000 to \$15,000: Paul V. Rozier; 1 name not given.....	30,000
\$3,000 to \$5,000: 2 names not given.....	1,000
2 \$2,000 claims.....	1,000
1 claim.....	1,000

FERRELVIEW—\$29,000	
\$20,000 to \$25,000: Joseph W. Carey.....	
Meyer S. Miller.....	126,000
1 claim.....	2,000
1 claim.....	1,000

FESTUS—\$141,000	
Meyer S. Miller.....	126,000
1 claim.....	2,000
1 claim.....	1,000

FULTON—\$43,000	
Name not given.....	14,136
Farmer.....	9,078
1 claim.....	2,000
2 \$1,000 claims.....	2,000

HANNIBAL—\$182,000	
\$12,000 to \$15,000: Dean P. Fisher.....	
Name not given.....	9,000
Name not given.....	6,000
Name not given.....	3,000
7 \$2,000 claims.....	14,000
4 \$1,000 claims.....	4,000
Industrial: Co. No. 5, 2 claims.....	522

HARRISONVILLE—\$26,000	
\$8,000 to \$12,000: D. K. Hall.....	
\$3,000 to \$5,000: Charles Bird; 1 name not given.....	9,077
1 claim.....	1,000

HELENA—\$17,000	
\$8,000 to \$12,000: Robert R. Veale.....	
1 claim.....	1,500

HORNERSVILLE—\$25,000	
\$15,000 to \$20,000: Thomas J. Douglas.....	
\$8,000 to \$12,000: Harry S. Kelly.....	
Industrial: Co. No. 12.....	874

HOUSTON—\$14,000	
\$8,000 to \$12,000: Harry S. Kelly.....	
Industrial: Co. No. 12.....	874

INDEPENDENCE—\$123,000	
\$12,000 to \$15,000: Frank H. Criley.....	
Name not given.....	10,000

JEFFERSON CITY—\$65,000	
Pharmacist.....	5,016
2 \$2,000 claims.....	4,000
4 \$1,000 claims.....	4,000

JOPLIN—\$244,000	
Name not given.....	10,000
\$5,000 to \$8,000: Leon H. Hand.....	
\$3,000 to \$5,000: Charles W. Westcott; Charles A. Henderson; Vice-Pres. of Company; 1 name not given.....	15,081
4 \$2,000 claims.....	8,000
3 \$1,000 claims.....	9,000
Industrial: Co. No. 12.....	874

KANSAS CITY—\$13,446,000	
George T. O'Malley.....	305,000
Wm. S. Connelly.....	195,700
Name not given.....	179,410
Name not given.....	159,929
Name not given.....	142,778

COLUMBIA—\$126,000	
\$20,000 to \$25,000: Faye E. Kauffman.....	
\$5,000 to \$8,000: Contractor. Professor.....	13,613
4 \$1,000 claims.....	4,000

CONCORDIA—\$22,000	
Name not given.....	8,000
Name not given.....	4,000
1 claim.....	2,001

DE SOTO—\$33,000	
Name not given.....	13,000
5 \$2,000 claims.....	10,100
2 \$1,000 claims.....	2,000

EXCELSIOR SPRINGS—\$66,000	
Name not given.....	17,075
\$5,000 to \$8,000: Harry A. Rheem.....	
\$3,000 to \$5,000: John Q. Craven; 1 name not given.....	6,000
2 \$2,000 claims.....	4,000
1 claim.....	1,000

FERGUSON—\$52,000	
\$12,000 to \$15,000: Paul V. Rozier; 1 name not given.....	30,000
\$3,000 to \$5,000: 2 names not given.....	1,000
2 \$2,000 claims.....	1,000
1 claim.....	1,000

FERRELVIEW—\$29,000	
\$20,000 to \$25,000: Joseph W. Carey.....	
Meyer S. Miller.....	126,000
1 claim.....	2,000
1 claim.....	1,000

FESTUS—\$141,000	
Meyer S. Miller.....	126,000
1 claim.....	2,000
1 claim.....	1,000

FULTON—\$43,000	
Name not given.....	14,136
Farmer.....	9,078
1 claim.....	2,000
2 \$1,000 claims.....	2,000

HANNIBAL—\$182,000	
\$12,000 to \$15,000: Dean P. Fisher.....	
Name not given.....	9,000
Name not given.....	6,000
Name not given.....	3,000
7 \$2,000 claims.....	14,000
4 \$1,000 claims.....	4,000
Industrial: Co. No. 5, 2 claims.....	522

HARRISONVILLE—\$26,000	
\$8,000 to \$12,000: D. K. Hall.....	
\$3,000 to \$5,000: Charles Bird; 1 name not given.....	9,077
1 claim.....	1,000

HELENA—\$17,000	
\$8,000 to \$12,000: Robert R. Veale.....	
1 claim.....	1,500

HORNERSVILLE—\$25,000	
\$15,000 to \$20,000: Thomas J. Douglas.....	
\$8,000 to \$12,000: Harry S. Kelly.....	
Industrial: Co. No. 12.....	874

HOUSTON—\$14,000	
\$8,000 to \$12,000: Harry S. Kelly.....	
Industrial: Co. No. 12.....	874

JEFFERSON CITY—\$65,000	
Pharmacist.....	5,016
2 \$2,000 claims.....	4,000
4 \$1,000 claims.....	4,000

JOPLIN—\$244,000	
Name not given.....	10,000
\$5,000 to \$8,000: Leon H. Hand.....	
\$3,000 to \$5,000: Charles W. Westcott; Charles A. Henderson; Vice-Pres. of Company; 1 name not given.....	15,081
4 \$2,000 claims.....	8,000
3 \$1,000 claims.....	9,000
Industrial: Co. No. 12.....	874

KANSAS CITY—\$13,446,000	
George T. O'Malley.....	305,000
Wm. S. Connelly.....	195,700
Name not given.....	179,410
Name not given.....	159,929
Name not given.....	142,778

COLUMBIA—\$126,

Part of Druggist's Insurance Used to Educate Daughter

MORRIS, ILL.—George M. Strawn left \$13,563 in life insurance. He was a retired druggist and, although his life insurance money was not needed to pay debts, they would have been met with less convenience if it had not been for the life insurance. Of the insurance, \$5,000 is being spent for the daughter's education and 75 percent of the entire estate was represented by life insurance. In commenting on insurance, the late Mr. Strawn's brother, A. A. Strawn, said: "Life insurance is a very fine and convenient, orderly system of leaving an estate and eliminates financial worries for the family. For a small estate this method could hardly have been excelled."

MISSOURI—Continued

Wm. L. Rinehart, George E. Rathel, James Paton, Daniel J. O'Keefe, Eugene L. Morris, Richard V. Leahy, John P. Leahy, Charles A. Kiesler, Wolfgang T. Kandeler, Harry A. Heuerman, Louis A. Goltzmann, Alvin A. Burns, 5 Executives, Retired, Millinery Buyer, Fireman; 13 names not given.....245,500

\$3,000 to \$5,000: Walter A. Zelnick, Wm. J. Williams, Herbert J. Vorse, H. A. Van Derslice, Clinton E. Udell, John W. Tyndall, Tauba Soffer, Thomas A. Scully, Herman Schmidt, Joseph H. Reid, John G. Reese, Edwin F. Partenheimer, Wm. P. Oughton, Dr. Wm. L. O'Neill, Dennis P. O'Brien, Matthew Novak, Edward W. Morris, Theodore C. Meyer, Lee Meyers, H. H. Merz, Meyer Margolies, Joseph Mathes, Edward W. Marienau, Winifred McHale, Julius I. Lowenheim, Floyd E. Lefler, Rose Kipolow, Philip J. Knoke, Laurence B. Kelly, Gus F. Kaechelen, John E. Judy, Roy E. James, Annie Jacobs, Mary H. Hilton, Theodore J. Herzog, Geo. J. Herwig, Jr., Frederick Guenther, Emanuel Grossman, Clarence H. Gesell, Walter H. Fuchs, Clarence L. Fisher, Walter Dobrzenski, Wm. G. Dickhaut, Carl H. Dietz, Jacob Dill, Samuel L. Dillon, Charles F. Dachroeden, James Cosgriff, Cornelius Bruns, Nathan Abrams, 2 Salesmen, 3 Retired, Physician, Accountant, Buyer, Broker, Traffic Officer, 2 Agents, 84 names not given...576,389

161 \$2,000 claims.....339,338
357 \$1,000 claims.....360,250

Industrial: Co. No. 1, 1,510 claims.....347,409
Industrial: Co. No. 3, 280 claims.....59,359
Industrial: Co. No. 5, 22 claims.....5,992
Industrial: Co. No. 6, 334 claims.....55,132
Industrial: Co. No. 10, 485 claims.....113,072
Industrial: Co. No. 12, 61,005 claims.....

SALEM—\$37,000
\$20,000 to \$25,000: James H. Butler
2 \$2,000 claims.....4,000

SALISBURY—\$27,000
\$12,000 to \$15,000: Valentine H. Giesler
1 claim.....2,000

SAVANNAH—\$22,000
\$3,000 to \$5,000: 2 names not given.....8,500
4 \$2,000 claims.....8,000

SEBASTIA—\$195,000
4 \$2,000 claims.....8,100
6 \$1,000 claims.....8,006
Industrial: Co. No. 6, 132 claims.....23,485

SPRINGFIELD—\$591,000
Name not given.....25,000
\$12,000 to \$15,000: Albert J. Croft; 1 name not given.....27,425
Manager.....10,171
\$5,000 to \$8,000: Charles E. Zimmerman

\$3,000 to \$5,000: Paul M. Dahl, Fred P. Hale, Walter Perry Walker; 7 names not given.....40,895
13 \$2,000 claims.....26,000
35 \$1,000 claims.....35,000
Industrial: Co. No. 5, 2 claims.....750
Industrial: Co. No. 6, 109 claims.....22,183
Industrial: Co. No. 12, 3,333 claims.....

STEELE—\$14,000

\$3,000 to \$5,000: Robert A. Wall; 1 name not given.....10,000

STEWARTSVILLE—\$25,000

\$12,000 to \$15,000: Samuel Bauer
1 claim.....2,500
1 claim.....1,082

UNION—\$33,000

Name not given.....10,000
Name not given.....3,346
2 \$2,000 claims.....4,000
1 claim.....1,000

UNIVERSITY CITY—\$254,000

Name not given.....60,000
\$25,000 to \$30,000: Henry N. Eversole
Physician; 1 name not given.....15,052
Name not given.....10,000
\$5,000 to \$8,000: Merchant, Physician; 2 names not given.....24,087
\$3,000 to \$5,000: Wm. R. Achuff
3 \$2,000 claims.....6,598
4 \$1,000 claims.....4,000

WARRENSBURG—\$33,000

Name not given.....4,000
2 \$2,000 claims.....4,000
3 \$1,000 claims.....3,000

WEBB CITY—\$51,000

\$8,000 to \$12,000: Fletcher Hammond
Name not given.....6,000
\$3,000 to \$5,000: James E. Potts; 1 name not given.....9,000
2 \$2,000 claims.....4,000

WEBSTER GROVES—\$342,000

Name not given.....36,723
Name not given.....30,039
\$15,000 to \$20,000: 2 names not given.....36,208
Name not given.....14,000
\$8,000 to \$12,000: 2 names not given.....20,125
\$5,000 to \$8,000: Alva E. Habenicht, Dr. Marshall Baker.....12,618
\$3,000 to \$5,000: 3 names not given.....13,000
11 \$2,000 claims.....22,500
13 \$1,000 claims.....13,309

WELLINGTON—\$38,000

Henry B. Corse.....30,000
Lumberman.....3,009
1 claim.....1,000

WELLSVILLE—\$25,000

\$3,000 to \$5,000: Wm. C. Miller; 1 name not given.....9,000
1 claim.....2,500
3 \$1,000 claims.....3,000

WENTZVILLE—\$30,000

\$15,000 to \$20,000: E. J. Schierbaum
1 claim.....2,000

WESTBORO—\$66,000

Edson C. Utter.....39,000
Name not given.....13,000
Name not given.....7,000
Name not given.....4,000

WESTPLAINS—\$27,000

\$3,000 to \$5,000: George T. Humphries, Henry D. Rockhold.....9,070
2 \$1,000 claims.....2,009

MONTANA

Total Payments in State.....\$15,900,000
Rank in Payments among States.....37th
Rank in Population.....39th
Payments Per Capita.....\$29.60

ANACONDA—\$87,000

\$3,000 to \$5,000: Ernest A. Quinney, Lawrence D. Macpherson; 2 names not given.....15,000
3 \$2,000 claims.....6,340
8 \$1,000 claims.....8,000

BELGRADE—\$16,000

Retired.....10,924
Farmer.....3,004
1 claim.....1,000

BILLINGS—\$291,000

\$20,000 to \$25,000: Fred S. Elliott
\$8,000 to \$12,000: John E. Glantz; Realtor.....20,037
\$5,000 to \$8,000: Realtor; 1 name not given.....11,509
\$3,000 to \$5,000: Lawrence F. Barrett, Del H. Holliday, Ethyl G. Tipling; 3 names not given.....24,000
6 \$2,000 claims.....12,500
5 \$1,000 claims.....5,000

BOZEMAN—\$106,000

\$12,000 to \$15,000: Harvey H. Cox; Pharmacist.....27,075
\$5,000 to \$8,000: Wilbur L. Smith
\$3,000 to \$5,000: James F. Blair, George A. Horkan; 3 names not given.....22,437
4 \$2,000 claims.....8,000
2 \$1,000 claims.....2,000

BUTE—\$802,000

Chairman.....202,493
Name not given.....100,000
Name not given.....46,212
E. Walter Gerner.....41,500
Name not given.....30,000
\$15,000 to \$20,000: John D. Ryan
\$8,000 to \$12,000: Wm. J. Kelly, Charles O'Farrell; 1 name not given.....31,059
\$5,000 to \$8,000: Thomas M. Shea, John McDaniel, Dan Connors; 1 name not given.....27,000
\$3,000 to \$5,000: Harry F. Bartels, Daniel P. Sullivan, Bridget O'Mara, H. J. Rodolf, Paul A. Ozanne, Julia McAuliffe; 6 names not given.....45,409
25 \$2,000 claims.....50,500
15 \$1,000 claims.....15,000

CHINOOK—\$22,000

\$12,000 to \$15,000: Wm. H. Kuhr
\$3,000 to \$5,000: Cyrus H. Whitlatch

COFFEE CREEK—\$13,000

Name not given.....6,000
4 \$1,000 claims.....4,900

CUT BANK—\$31,000

\$20,000 to \$25,000: Ray Nadeau
1 claim.....2,000

DILLON—\$25,000

Stockman.....5,062
\$3,000 to \$5,000: 3 names not given.....13,067
1 claim.....1,507

GLACIER PARK—\$14,000

\$8,000 to \$12,000: John J. Pearce

GLASGOW—\$20,000

\$5,000 to \$8,000: E. S. Farrington
1 claim.....2,500
1 claim.....1,016

GREAT FALLS—\$294,000

\$20,000 to \$25,000: Edgar E. Givens
Name not given.....13,028
Name not given.....8,122
\$5,000 to \$8,000: Thomas Stribley; 2 names not given.....21,500
\$3,000 to \$5,000: Frank Scatten; 1 name not given.....8,128
7 \$2,000 claims.....14,000
8 \$1,000 claims.....8,070

HAVRE—\$40,000

Attorney.....5,045
\$3,000 to \$5,000: Martin L. Jensen
3 \$2,000 claims.....6,000

HELENA—\$522,000

Harry R. Cunningham.....103,500
Name not given.....94,883
Name not given.....92,278
\$20,000 to \$25,000: Wm. Brulo, Samuel McKennan.....44,000
\$8,000 to \$12,000: Howard R. Brunner
\$3,000 to \$5,000: Arthur Jordan, Wm. V. Stapp; 7 names not given.....38,074

2 \$2,000 claims.....4,000
2 \$1,000 claims.....2,000

MILES CITY—\$19,000
\$3,000 to \$5,000: 2 names not given.....10,000
1 claim.....2,000
1 claim.....1,346

MISSOULA—\$141,000
Pharmacist.....27,121
Name not given.....3,000
5 \$2,000 claims.....10,200
7 \$1,000 claims.....7,910

RONAN—\$24,000
\$12,000 to \$15,000: Alfred H. Baker
3 \$1,000 claims.....3,000

SHERIDAN—\$31,000
\$15,000 to \$20,000: Elmer E. Hyndman
\$3,000 to \$5,000: George Gemmell
1 claim.....2,000

THOMPSON FALLS—\$13,000
Merchant.....10,038

NEBRASKA

Total Payments in State.....\$33,200,000
Decrease in Payments in 1933.....\$7,800,000
Percentage of Decrease.....19%
Rank in Payments among States.....25th
Rank in Population.....32nd
Payments Per Capita.....\$24.10

ALLIANCE—\$55,000

\$3,000 to \$5,000: Thomas H. Barnes, Harold W. Robins
1 claim.....7,078
2 \$1,000 claims.....2,008

ALMA—\$22,000

\$8,000 to \$12,000: Wm. G. Haskell
1 claim.....2,000

AUBURN—\$63,000

\$12,000 to \$15,000: Wm. H. Bousfield; 1 name not given.....23,000
\$3,000 to \$5,000: Cecil R. Lash
3 \$2,000 claims.....6,911

AURORA—\$23,000

Name not given.....10,000

Dear Bill:
If you are looking for a good Company offering a complete line of participating and non-participating policies, take my tip and investigate the Central States Life.
Registered policies, \$10 a month disability and children's insurance are only a few of their attractive "extras".
You might write to J. De Witt Mills, Vice President, for a copy of "Field Features"—it gives you their complete set-up.
As Ever,
Jack

• Desirable territory available in Missouri, Arkansas, Oklahoma, Texas, Nebraska, New Mexico, California, Utah, Wyoming and Florida.

CENTRAL STATES
LIFE INSURANCE COMPANY
SAINT LOUIS • GEORGE GRAHAM, Pres.

NEBRASKA—Continued	
\$3,000 to \$5,000: Carl G. Johnson	2,500
BANCROFT—\$14,000	
\$5,000 to \$8,000: Howard Saenger	2,000
BEATRICE—\$205,000	
Name not given	59,000
Martin F. Eickmann	35,500
Name not given	25,000
\$12,000 to \$15,000: Arthur A. Rhodes	8,000
\$5,000 to \$8,000: Otis B. Hefelinger	2,000
\$3,000 to \$5,000: Hannah J. Macy, Charles B. Dempster, Milley Graves; 3 names not given	23,125
4 \$2,000 claims	8,000
2 \$1,000 claims	2,008
BELDEN—\$15,000	
Name not given	9,000
1 claim	2,038
BRUNO—\$23,000	
\$15,000 to \$20,000: Ludvik C. Hasik	1,000
CEDAR RAPIDS—\$16,000	
\$8,000 to \$12,000: Bruno A. Vandewaller	1,510
CENTRAL CITY—\$27,000	
\$3,000 to \$5,000: Frederick C. Ratcliff; 1 name not given	8,500
3 \$2,000 claims	6,500
COLUMBUS—\$94,000	
\$3,000 to \$5,000: Andrew O. Christensen, Leo M. Gietzen, David T. Martyn; 3 names not given	24,278
6 \$2,000 claims	12,000
2 \$1,000 claims	2,037
CORTLAND—\$17,000	
\$12,000 to \$15,000: Earl L. Carns	2,000
CRETE—\$34,000	
\$5,000 to \$8,000: Joseph Vanek, Herman H. Boden	14,000
2 \$2,000 claims	4,000
CROFTON—\$24,000	
\$12,000 to \$15,000: Chas. Ruden	3,032
Insurance Agent	2,000
1 claim	2,000

EDGAR—\$21,000	
\$3,000 to \$5,000: Edward T. Wise, Fred A. Voorhees	9,000
2 \$2,000 claims	4,000
ELMWOOD—\$21,000	
Name not given	6,000
2 \$2,000 claims	4,000
1 claim	1,000
FALLS CITY—\$32,000	
\$12,000 to \$15,000: J. Ingram Cain	8,000
\$3,000 to \$5,000: Willie M. Karst	4,048
2 \$2,000 claims	2,000
2 \$1,000 claims	2,000
FARNAM—\$14,000	
\$5,000 to \$8,000: Hugh Ralston	8,000
\$3,000 to \$5,000: Clarence C. Crampton	2,000
FREMONT—\$119,000	
\$8,000 to \$12,000: Andrew J. Williams, E. Forster	20,000
\$5,000 to \$8,000: Farmer; 1 name not given	12,151
\$3,000 to \$5,000: Frank E. Sommers, Otis C. But-ton	7,000
2 \$2,000 claims	4,000
12 \$1,000 claims	12,300
GENEVA—\$39,000	
Name not given	11,000
\$3,000 to \$5,000: Lawrence L. Merrill; 1 name not given	8,000
3 \$2,000 claims	6,500
1 claim	1,000
GENOA—\$18,000	
\$3,000 to \$5,000: John E. Young; 1 name not given	9,000
2 \$2,000 claims	4,000
1 claim	1,000
GRAND ISLAND—\$231,000	
\$15,000 to \$20,000: Earl D. Bruce	18,000
\$8,000 to \$12,000: Max Niemann	15,000
\$5,000 to \$8,000: Bessie Neumann, Emil Wolbach	13,500
\$3,000 to \$5,000: James A. G. Kikendall; 4 names not given	19,303
6 \$2,000 claims	12,413
5 \$1,000 claims	5,000

GREELEY—\$13,000	
\$3,000 to \$5,000: Martin Flynn, Frank Moran	10,000
HARDY—\$17,000	
\$8,000 to \$12,000: Thomas D. Griffen	1,000
HASTINGS—\$132,000	
Wm. M. Dutton	32,000
\$25,000 to \$30,000: Wm. H. Cushing	10,553
Name not given	5,055
Retired	4,913
Name not given	6,600
3 \$2,000 claims	4,015
4 \$1,000 claims	4,015
HICKMAN—\$15,000	
\$5,000 to \$8,000: Fred A. P. Reischleim	3,900
HOLDREDGE—\$37,000	
\$3,000 to \$5,000: Frank Folk; 1 name not given	7,500
2 \$2,000 claims	4,000
2 \$1,000 claims	2,000
KEARNEY—\$96,000	
\$3,000 to \$5,000: Charlie P. Mitchell; Station Agent; 2 names not given	15,016
7 \$2,000 claims	14,000
3 \$1,000 claims	3,000
KENNA—\$30,000	
\$20,000 to \$25,000: J. Floyd McCann	1,000
LEXINGTON—\$19,000	
Name not given	10,000
Name not given	4,000
LIBERTY—\$20,000	
\$3,000 to \$5,000: Carl E. Matchmore	2,027
1 claim	3,000
LINCOLN—\$947,000	
Fred E. Wait	68,000
Name not given	66,190
Name not given	59,065
Name not given	50,000
Name not given	26,000
Name not given	24,500
Name not given	15,000
\$8,000 to \$12,000: Albert R. Mitchell, Albert D. Paap, Warren J. Byer	30,335
\$5,000 to \$8,000: Elmer E. Ricker, Frank B. Bailey, Wm. C. Elmendorf, George A. Fisher; 1 name not given	31,772

\$3,000 to \$5,000: Silad H. Burnham, Charles A. Shoemaker, Horace F. Shearer, Mr. Armstrong, John H. Allyn, Henry J. Hall, Alexander H. Keyes, Marvin C. Johnson, Wm. L. McKenney, Fred Jenkins, Charles A. Gregg; 9 names not given	
78,637	
29 \$2,000 claims	58,000
40 \$1,000 claims	40,500
Industrial: Co. No. 1, 27	
claims	7,215

\$3,000 to \$5,000: Arthur G. Beard, Cora E. Bake, Albert C. Arend, Ivan E. Adams, David W. Black, Thomas A. Brander, Wm. C. Brunke, Charles F. Davis, Luke G. Elias, Harriet E. Ellsworth, John H. Haney, Eugene R. Lanke, Edmund G. McGilton, Robert G. Mackley, Edward M. Martin, Angelo Randone, Eugene Russell, F. E.	
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SAINT EDWARD—\$23,000	
\$3,000 to \$5,000: Andrew J. Salestrom, Evan P. Francis	8,000
3 \$2,000 claims	6,500
SCHUYLER—\$32,000	
Mail Carrier	10,000
\$5,000 to \$8,000: Roy V. Roach	2,000
SCOTTSBLUFF—\$69,000	
Name not given	11,000
\$3,000 to \$5,000: Mark L. Atkins; 1 name not given	6,000
3 \$2,000 claims	6,000
SEWARD—\$40,000	
\$8,000 to \$12,000: Jacob Imig	4,200
Name not given	8,000
4 \$2,000 claims	8,000
STERLING—\$63,000	
Richard F. Frerichs	30,000
Name not given	22,000
\$3,000 to \$5,000: Guy W. Reese	2,000
SUTTON—\$35,000	
\$3,000 to \$5,000: Adam Deering	10,100
5 \$2,000 claims	10,100
TEKAMAH—\$22,000	
\$5,000 to \$8,000: Attorney; 1 name not given	13,000
3 \$1,000 claims	3,000
VALENTINE—\$31,000	
\$15,000 to \$20,000: George W. Stetter	15,000
\$3,000 to \$5,000: Ivan E. Beckwith	12,000
VALLEY—\$18,000	
Insurance Agent	10,000
\$3,000 to \$5,000: Edward E. Brainard	8,000
WAYNE—\$39,000	
Name not given	10,000
\$3,000 to \$5,000: Henry S. Bush, Albert M. Jacobs, Phares L. Miller	12,300
3 \$2,000 claims	6,000
WEST POINT—\$27,000	
\$8,000 to \$12,000: August Popshie	3,000
Name not given	3,000
4 \$1,000 claims	4,000
WHITE—\$14,000	
\$8,000 to \$12,000: Fred M. Orman	5,000
WISNER—\$23,000	
\$5,000 to \$8,000: John D. Schroeder	10,700
\$3,000 to \$5,000: Howard L. Thompson	4,000
1 claim	2,000
YORK—\$63,000	
\$3,000 to \$5,000: Nels Rosenquist; 1 name not given	9,500
4 \$2,000 claims	8,100
3 \$1,000 claims	5,000



Maintain the splendid father and son relationship by providing for the future of that boy of yours through life insurance.

McCOOK—\$54,000	
\$8,000 to \$12,000: Dale D. Gilmore	2,000
4 \$1,000 claims	4,000
MILLARD—\$24,000	
\$8,000 to \$12,000: Wm. V. Dohren; 1 name not given	18,186
Industrial: Co. No. 6, 40	
claims	11,762
MITCHELL—\$25,000	
Name not given	10,000
2 \$2,000 claims	4,000
1 claim	1,000
NEBRASKA CITY—\$73,000	
Name not given	11,025
\$5,000 to \$8,000: Butcher; 1 name not given	12,783
2 \$2,000 claims	4,000
1 claim	1,017
NEWMAN GROVE—\$15,000	
\$5,000 to \$8,000: Charles E. Barrett	3,000
\$3,000 to \$5,000: Albert C. Wurtzel	2,000
NORFOLK—\$95,000	
Name not given	17,000
\$3,000 to \$5,000: Farmer; 5 names not given	28,361
4 \$2,000 claims	8,039
2 \$1,000 claims	2,900
NORTH PLATTE—\$124,000	
Name not given	13,561
\$8,000 to \$12,000: Louis C. Williams; 1 name not given	21,145
\$3,000 to \$5,000: Noah F. Harrison; 1 name not given	8,000
3 \$2,000 claims	6,000
1 claim	1,000
NORTHPORT—\$14,000	
\$8,000 to \$12,000: Donald R. Dean	1,000
OAKLAND—\$41,000	
\$8,000 to \$12,000: Thomas T. Kerl	12,110
\$5,000 to \$8,000: Albert F. Hedman, Walter S. Magnuson	12,110
Name not given	3,307
2 \$2,000 claims	4,500
OMAHA—\$3,471,000	
Name not given	50,000
Name not given	35,115
Name not given	35,000
\$20,000 to \$25,000: Harry B. Milder; 3 names not given	97,500
\$15,000 to \$20,000: Harry G. Sheed, Wm. L. Master-son, Martin Walker, Charles W. Hull, George M. Boehler; 5 names not given	177,559
\$12,000 to \$15,000: 2 names not given	28,653
\$8,000 to \$12,000: E. G. Lantz; 8 names not given	90,964
\$5,000 to \$8,000: Clarence E. Walrath, George H. Swoboda, Wm. Jensen, Ben Himelbloom, Thomas S. Fenlon, Frank Benak; 3 Executives, 2 Retired, Retired Carpenter, Manager; 6 names not given	108,423

Shoemaker, Lionel V. Stout, Robert S. Wilcox, Ralph C. Wissler, Earl Wood; Engineer; 27 names not given	
238,990	
72 \$2,000 claims	144,000
121 \$1,000 claims	121,870
Industrial: Co. No. 1, 50	
claims	18,186
Industrial: Co. No. 6, 40	
claims	11,762
PALISADE—\$93,000	
Wm. H. Smith	85,000
Name not given	5,000
PAWNEE CITY—\$35,000	
5 \$2,000 claims	10,700
4 \$1,000 claims	4,000
RANDOLPH—\$37,000	
\$15,000 to \$20,000: Albert L. Harvey	5,000
\$5,000 to \$8,000: Henry O. Peterson	5,000
Name not given	5,000

NEVADA

Total Payments in State	\$1,700,000
Decrease in Payments in 1933	\$100,000
Percentage of Decrease	6%
Rank in Payments among States	49th
Rank in Population	49th
Payments Per Capita	\$18.70

CARSON CITY—\$24,000	
\$8,000 to \$12,000: Vern F. Henry	4,033
ELKO—\$32,000	
\$8,000 to \$12,000: Wm. R. Englert	3,052
Name not given	2,500
1 claim	1,000
ELY—\$10,000	
Name not given	5,000
1 claim	1,000

FALLON—\$32,000	
\$8,000 to \$12,000: Anders Henriksen; 1 name not given	20,250
\$3,000 to \$5,000: Charles W. Renfro	1,500
1 claim	1,500
GARDNERVILLE—\$15,000	
Farmer	10,000
GOLDFIELD—\$18,000	
\$5,000 to \$8,000: Robert W. Cattermole	2,000
1 claim	2,000

Son's Insurance Enables Mother to Continue Business, Buy Annuity

CHICAGO.—The \$5,000 insurance money which was paid to me at the time of my son's passing, enabled me to defray all accrued expenses, to continue a business (in which we were both engaged) which had suffered on account of protracted illness of my son. I was also able to reinvest a good portion of this money in an annuity. I don't know how I would have managed without this insurance money, as I had lost considerable in bonds and real estate. I feel insurance is the best investment.—Mrs. Emily A. Foerster.

NEBRASKA was granted statehood in 1867. Only 20 years later Bankers Life of Nebraska was founded on principles which have enabled it to successfully weather the most severe financial storms. Today our General Agencies are established on the same fair and sound principles which made our company a permanent part of a great state.



We have several permanent General Agencies available. If you are interested, we invite your inquiry.

Founded in 1857

BANKERS LIFE INSURANCE CO.
OF NEBRASKA

HOME OFFICE

LINCOLN, NEB.

NEVADA—Continued	
LAS VEGAS—\$57,000	
Attorney	5,020
\$3,000 to \$5,000: Sadie M. Elwell; 1 name not given	9,000
\$5,000 claims	4,600
1 claim	1,000
RENO—\$108,000	
\$15,000 to \$20,000: Elmo H. Dierker; Store Proprietor	\$31,189
\$3,000 to \$12,000: Charles W. Hogue, Jr.	\$5,000 to \$8,000: Physician
Student	10,260
\$3,000 to \$5,000: 2 names not given	6,385
4 \$2,000 claims	8,000
TONOPAH—\$32,000	
Physician	8,249
1 claim	2,500

NEW HAMPSHIRE

Total Payments in State	\$11,200,000
Decrease in Payments in 1933	\$2,700,000
Percentage of Decrease	19%
Rank in Payments among States	39th
Rank in Population	42nd
Payments Per Capita	\$24.10

CLAREMONT—\$85,000	
Name not given	7,063
Name not given	5,000
5 \$1,000 claims	5,000
COLEBROOK—\$32,000	
Name not given	20,000
2 \$1,000 claims	2,500
CONCORD—\$303,000	
\$15,000 to \$20,000: John F. Waters	
\$12,000 to \$15,000: Harold M. Berrie; 1 name not given	30,000
Name not given	10,000
\$3,000 to \$12,000: Almon I. Gauthier	
\$5,000 to \$8,000: Ralph K. Jordan	
Name not given	5,000
1 claim	2,507
6 \$1,000 claims	6,800
Industrial: Co. No. 1, 64	
claims	14,289
DOVER—\$111,000	
Name not given	8,000
\$3,000 to \$5,000: 2 names not given	8,000
7 \$2,000 claims	14,000
7 \$1,000 claims	7,000
EXETER—\$30,000	
\$3,000 to \$5,000: 3 names not given	15,000
2 claim	2,000
1 claim	1,000
FRANKLIN—\$66,000	
Name not given	11,000
\$3,000 to \$5,000: 2 names not given	6,000
2 \$2,000 claims	4,600
1 claim	1,000
GOFFSTOWN—\$42,000	
Name not given	20,000
\$3,000 to \$5,000: Annie E. Merrow; 1 name not given	7,000
1 claim	2,049
1 claim	1,000
GORHAM—\$47,000	
Name not given	41,000
2 \$1,000 claims	2,533
GROVETON—\$13,000	
Name not given	10,000
HUDSON—\$22,000	
Name not given	12,461

NEW JERSEY

Total Payments in State	\$158,000,000
Increase in Payments in 1933	\$11,000,000
Percentage of Increase	6%
Rank in Payments among States	7th
Rank in Population	9th
Payments Per Capita	\$39.20

ABSECON—\$30,000	
Name not given	15,075
2 \$2,000 claims	5,000
ALLENHURST—\$217,000	
Name not given	187,500
Name not given	10,000
\$3,000 to \$5,000: 2 names not given	10,000
ANDOVER—\$18,000	
Farmer	12,141
1 claim	2,038
ARLINGTON—\$97,000	
Name not given	20,938
Name not given	20,000
\$5,000 to \$12,000: Walter S. Montgomery	
Name not given	5,807
Name not given	5,000
2 \$2,000 claims	4,000
3 \$1,000 claims	3,000
ASBURY—\$27,000	
Name not given	12,000
3 \$1,000 claims	3,000
ASBURY PARK—\$223,000	
Name not given	30,000
\$12,000 to \$15,000: Katie Spielfogel	
\$8,000 to \$12,000: 4 names not given	40,000
\$3,000 to \$5,000: 2 names not given	8,000
2 \$2,000 claims	4,300
2 \$1,000 claims	2,000
ATLANTIC CITY—\$991,000	
Name not given	100,000
Edgar S. Steelman	59,050
Name not given	52,300
Name not given	28,500
\$15,000 to \$20,000: Fred Plum, Maria A. Gable	39,062
\$8,000 to \$12,000: 3 names not given	30,000
Proprietor	5,085
\$3,000 to \$5,000: Insurance Agent; 7 names not given	35,607
4 \$2,000 claims	8,000
8 \$1,000 claims	8,300
Industrial: Co. No. 9, 73 claims	10,686
AVON—\$84,000	
D. G. C. Sinclair	80,000
BASKING RIDGE—\$48,000	
Name not given	46,700
BAYONNE—\$338,000	
Name not given	23,000
\$5,000 to \$8,000: 2 names not given	13,200
\$3,000 to \$5,000: Sam Waldstein, DeWitt Van Buskirk, Nathan London; 1 name not given	17,422
3 \$2,000 claims	6,000
8 \$1,000 claims	8,000
BEACHHAVEN—\$13,000	
Name not given	10,000
BERGENFIELD—\$78,000	
\$8,000 to \$12,000: 2 names not given	21,464
2 \$2,000 claims	4,000
BERNARDSVILLE—\$33,000	
Name not given	10,000
1 claim	1,003
BLOOMFIELD—\$344,000	
\$8,000 to \$12,000: Hugh D. Carr; 2 names not given	29,300
\$3,000 to \$5,000: 5 names not given	18,891
2 \$2,000 claims	4,800
15 \$1,000 claims	15,750
BORDENTOWN—\$34,000	
Name not given	9,853
1 claim	1,000
BOUND BROOK—\$58,000	
Name not given	35,000
Name not given	3,000
1 claim	2,000
2 \$1,000 claims	2,000
BRADLEY BEACH—\$30,000	
Retired	5,076
\$3,000 to \$5,000: 4 names not given	20,000
1 claim	1,000
BRANCHVILLE—\$121,000	
M. L. Bond	112,000
Farmer	4,072
1 claim	1,522
BROOKLAKE PARK—\$22,000	
Name not given	20,000
BURLINGTON—\$38,000	
\$15,000 to \$20,000: Daniel Cole	
2 \$1,000 claims	2,500
CALDWELL—\$92,000	
Name not given	22,000
Manager	5,776
\$3,000 to \$5,000: 2 names not given	8,000
5 \$1,000 claims	5,000

CLARKSBORO—\$33,000	
Name not given	28,260
1 claim	1,000
CLARKS LANDING—\$23,000	
Name not given	21,000
CLEMHURST—\$50,000	
Dennis E. McMahon	48,000
CLEVELAND—\$34,000	
Name not given	32,000
CLIFFSIDE—\$31,000	
Furrier	21,214
1 claim	2,020
CLIFTON—\$147,000	
\$15,000 to \$20,000: Arthur S. Mahony	
\$8,000 to \$12,000: Jozef Wdowiak; 1 name not given	19,185
\$3,000 to \$5,000: 2 names not given	8,500
2 \$1,000 claims	2,100
CLOSTER—\$27,000	
\$8,000 to \$12,000: 2 names not given	20,000
Name not given	3,102
COLLINGSWOOD—\$120,000	
Company Treasurer	23,683
\$3,000 to \$5,000: 2 names not given	7,000
3 \$2,000 claims	6,000
3 \$1,000 claims	3,000
COLONIA—\$38,000	
D. L. Hedges	36,000
CRANFORD—\$31,000	
\$8,000 to \$12,000: 2 names not given	20,000
Name not given	3,000
2 \$1,000 claims	2,500
CRAWFORD—\$22,000	
Name not given	10,000
2 \$2,000 claims	4,000
DEAL—\$195,000	
Name not given	170,000
Name not given	20,000
DENVILLE—\$41,000	
Name not given	30,000
\$3,000 to \$5,000: Edwin H. Stratford; 1 name not given	8,000
DUNELLEN—\$48,000	
Name not given	13,000
1 claim	2,000
1 claim	1,000
EAST ORANGE—\$1,059,000	
Name not given	198,000
George M. Beal	60,000
Name not given	50,000
Name not given	45,000
Name not given	33,000
Name not given	27,000
\$20,000 to \$25,000: 2 names not given	72,000
\$15,000 to \$20,000: 2 names not given	40,000
\$8,000 to \$12,000: Housewife, Realtor; 7 names not given	90,230
\$5,000 to \$8,000: Accountant, Merchant, School Principal, Attorney; 2 Retired; 5 names not given	61,311
\$3,000 to \$5,000: John R. Homer, Harry B. Clemmens; Attorney; 23 names not given	119,175
13 \$2,000 claims	26,000
21 \$1,000 claims	21,000

Outstanding Stability

★ Size, location, age—all are interesting factors as applied to a life insurance company but none of these compare in importance to Surplus above Liabilities.

This item in a company's financial statement is the true measuring rod which determines the strength and stability of the institution.

With Admitted Assets of \$16,616,706.65, the Guarantee Mutual Life of Omaha is one of the few companies having Surplus above Liabilities equal to 20% of its Legal Reserve.

There may be larger and older companies in the United States, but it will be difficult to find one financially stronger or more safe than this sound and well managed purely mutual legal reserve company.

A copy of our booklet, "An Analysis of Our 32nd Annual Statement", will be mailed to anyone interested in a complete review of our financial condition.

Write for details of the excellent Agency opportunities available in Twenty-seven states.

GUARANTEE MUTUAL
LIFE
ORGANIZED 1901

COMPANY
OMAHA, NEBR.

* TOTAL SURPLUS \$2,568,388.63
(For the protection of Policyholders)

Pride That All Debts Were Paid Sustains Family's Morale

TEXARKANA, TEX.—My recent experience with life insurance has proved its inestimable value. I would, first of all, commend most highly the companies who paid my policies for their promptness and kindly consideration in making these adjustments. The collapse of my husband's real estate business prior to his death left us with many debts. His creditors knew of his insurance, so that we were able to borrow sufficient money to give my husband proper care during his last illness and he was greatly comforted by the knowledge that his debts would be paid. This has been done and our credit is unimpaired in this community in which my husband had so long enjoyed a reputation for honesty and integrity. This has sustained our family morale; in fact, has enabled us to meet problems that could have been met in no other way. I am writing my actual experience, my object being to express my gratitude for the blessing of life insurance and impress upon others its very great importance.—Mrs. B. H. Kill.

NEW JERSEY—Continued

EATONTOWN—\$85,000	
Name not given.....	56,500
Name not given.....	27,092
EGG HARBOR CITY—\$23,000	
Farmer.....	10,032
1 claim.....	2,500
2 \$1,000 claims.....	2,000
ELIZABETH—\$1,575,000	
Max Hassel.....	34,500
Name not given.....	20,000
\$12,000 to \$15,000: Stephen Major, Wolf W. Ross; 1 name not given.....	43,977
\$8,000 to \$12,000: George Dackermann; 6 names not given.....	42,500
\$5,000 to \$8,000: 2 names not given.....	15,500
4 \$2,000 claims.....	4,528
9 \$1,000 claims.....	9,000
Industrial: Co. No. 1, 393 claims.....	122,015
Industrial: Co. No. 9, 122 claims.....	22,987
ENGLEWOOD—\$249,000	
Name not given.....	16,944
Name not given.....	10,000
\$3,000 to \$5,000: Frank D. Phillips; 5 names not given.....	24,926
3 \$2,000 claims.....	6,100
1 claim.....	1,000
ESSEX FALLS—\$33,000	
Name not given.....	27,500
Purchasing Agent.....	2,050
FAIR HAVEN—\$14,000	
\$3,000 to \$5,000: Wesley W. Kennerly; 1 name not given.....	9,924
FAIRVIEW—\$39,000	
Contractor.....	15,087
\$3,000 to \$5,000: 2 names not given.....	10,000
FAN WOOD—\$14,000	
Name not given.....	10,048
FAR HILLS—\$315,000	
Name not given.....	240,000
Insurance Broker.....	50,587
Name not given.....	15,000
FLEMINGTON—\$262,000	
Name not given.....	100,000
Name not given.....	70,000
Name not given.....	31,000
Name not given.....	25,967
Banker.....	5,068
2 \$2,000 claims.....	4,000
1 claim.....	1,000
FREEHOLD—\$23,000	
Name not given.....	10,000
\$3,000 to \$5,000: Publisher; 1 name not given.....	7,256
GLEN RIDGE—\$134,000	
Name not given.....	50,000
\$12,000 to \$15,000: 2 names not given.....	27,107
\$3,000 to \$5,000: 4 names not given.....	16,052
2 \$2,000 claims.....	4,500
4 \$1,000 claims.....	4,000
GRANTWOOD—\$31,000	
Retired.....	16,500
1 claim.....	2,060
1 claim.....	1,298
HACKENSACK—\$664,000	
Name not given.....	48,000
Name not given.....	30,066
Name not given.....	20,000
\$12,000 to \$15,000: Mary R. H. King; 3 names not given.....	56,500
Name not given.....	10,000
Merchant.....	5,131
\$3,000 to \$5,000: J. J. Magner; 3 names not given.....	16,310
7 \$2,000 claims.....	14,500
4 \$1,000 claims.....	4,000
Industrial: Co. No. 1, 251 claims.....	61,835
HADDONFIELD—\$113,000	
Name not given.....	20,000
Name not given.....	15,000
\$3,000 to \$12,000: 2 names not given.....	20,000
\$3,000 to \$5,000: 3 names not given.....	13,000
2 \$2,000 claims.....	4,000
5 \$1,000 claims.....	5,000
HAMILTON SQUARE—\$13,000	
\$3,000 to \$5,000: 2 names not given.....	10,000
HAMMONTON—\$32,000	
Name not given.....	20,000

"Insure While You Are Young," Advises Widow of Diabetes Victim

My husband, having been ill with diabetes for over six years before his death at the early age of 32, was not able to get out and make money like most men, but we managed to keep our premiums on his \$5,000 life insurance policy paid. His policy at the time of his death, was 12 years old, but we had been forced on two occasions to borrow \$500 and \$350 on the policy, so at the time of his death—with interest, etc., deducted, I received only \$4,016.32.

My check came on Dec. 16, 1933, and I immediately paid his funeral expenses of \$650, paid off the mortgage on our home (the title of which was in my name) which amounted to \$1,996.68, paid off a mortgage of \$84.07 on our furniture and another of \$114 on our automobile. I purchased a suitable marker for my husband's grave and at the beginning of 1934 I was able to start the New Year with a clean slate and a feeling of security. For the first time in ten years I did not have to worry about making a building loan payment on the first Monday of the month.

Being a young widow with only one child I have been able to take over my husband's general insurance agency and am able to "keep the ball rolling" without having to touch the balance of the life insurance money, which is in a sound place. But I have that comfortable feeling that, should a rainy day come along, the money is there for us. My boy has all the little luxuries to which he was accustomed and we are able to live here in our own home, although my parents live but a few blocks from here and we are welcome there.

What I desire to say about life insurance is this—"Insure while you're young." My husband's policy was taken out when he was only 19 and still a single man. We were married when he was 22 and in sound health but by the time he was 25, and a father, he was in the hospital with diabetes—having lost 40 pounds of weight in six months. Of course he was never able to get another life insurance policy, but through those terrible and expensive years of diet, insulin and insulin reactions, we managed to pay our annual premiums of \$146, even though we had to borrow money to do so.

So after my sad experience, during our short ten years of married life, I say to all the young husbands, "Insure while you're young, for terrible, incurable diseases can creep upon you without a word of warning."—A Widow.

HARRISON—\$60,000

\$8,000 to \$12,000: 2 names not given..... 20,000

HASBROUCK HEIGHTS—\$51,000

Name not given..... 15,000

Name not given..... 6,000

3 \$2,000 claims..... 6,000

4 \$1,000 claims..... 4,000

HIGH BRIDGE—\$21,000

Physician..... 11,038

\$3,000 to \$5,000: John J. Rufe..... 10,000

HIGHTSTOWN—\$46,000

Name not given..... 30,000

Merchant..... 11,773

1 claim..... 1,000

HILLSDALE—\$25,000

\$3,000 to \$5,000: Superintendent; 2 names not given..... 10,211

HOBOKEN—\$519,000

Name not given..... 10,000

1 claim..... 2,000

8 \$1,000 claims..... 8,000

Industrial: Co. No. 1, 567 claims..... 134,949

Industrial: Co. No. 9, 100 claims..... 18,002

HO-HO-KNO—\$13,000

\$8,000 to \$12,000: Daniel J. Ellison..... 10,000

IRVINGTON—\$822,000

Name not given..... 40,000

Name not given..... 40,000

Name not given..... 20,000

Name not given..... 20,000

\$3,000 to \$5,000: 3 names not given..... 12,000

6 \$2,000 claims..... 12,000

6 \$1,000 claims..... 6,000

Industrial: Co. No. 9, 78 claims..... 14,529

JERSEY CITY—\$3,605,000

Name not given..... 70,000

Name not given..... 59,000

\$20,000 to \$25,000: Wm. C. Heppenheimer; 3 names not given..... 97,000

Name not given..... 14,977

\$8,000 to \$12,000: Kostantyn Urynowicz; 9 names not given..... 104,025

\$5,000 to \$8,000: Clerk; 3 names not given..... 24,062

\$3,000 to \$5,000: J. Philip Bird, Thomas Murphy, Walter O'Mara, Edwin H. Stratford; 11 names not given..... 59,589

13 \$2,000 claims..... 26,000

38 \$1,000 claims..... 38,000

Industrial: Co. No. 1, 619 claims..... 167,500

Industrial: Co. No. 9, 162 claims..... 28,469

KEARNEY—\$165,000

\$12,000 to \$15,000: 2 names not given..... 28,500

2 \$2,000 claims..... 4,000

LAKEHURST—\$58,000

Name not given..... 15,000

Name not given..... 10,000

\$3,000 to \$5,000: Wm. T. Hill; 2 names not given..... 13,000

1 claim..... 2,000

2 \$1,000 claims..... 2,000

LAKEWOOD—\$18,000

\$8,000 to \$12,000: Katie Spielfogel..... 1,000

LEONIA—\$47,000

Name not given..... 15,000

Name not given..... 9,000

Name not given..... 3,000

2 \$2,000 claims..... 4,000

1 claim..... 1,000

LOCUST—\$115,000

Name not given..... 50,000

\$15,000 to \$20,000: 3 names not given..... 60,000

1 claim..... 1,000

LONG BRANCH—\$34,000

Name not given..... 9,000

Name not given..... 5,000

2 \$1,000 claims..... 2,802

MADISON—\$615,000

Broker..... 502,810

Name not given..... 100,000

Merchant..... 3,482

1 claim..... 2,000

MAPLEWOOD—\$679,000

Name not given..... 225,540

Name not given..... 170,000

Name not given..... 30,000

\$25,000 to \$30,000: Arthur G. F. Lockwood..... 25,000

\$15,000 to \$20,000: 2 names not given..... 38,000

\$12,000 to \$15,000: 3 names not given..... 43,000

\$8,000 to \$12,000: 3 names not given..... 29,500

\$3,000 to \$5,000: Charles L. Zeek; 3 names not given..... 17,340

1 claim..... 2,000

9 \$1,000 claims..... 9,000

MATAWAN—\$16,000

Name not given..... 11,000

MAYWOOD—\$46,000

\$8,000 to \$12,000: 2 names not given..... 24,000

2 \$2,000 claims..... 4,500

MERCHANTVILLE—\$139,000

Name not given..... 30,000

\$15,000 to \$20,000: 2 names not given..... 35,320

\$8,000 to \$12,000: 2 names not given..... 19,276

\$3,000 to \$5,000: 4 names not given..... 18,238

2 \$2,000 claims..... 4,000

2 \$1,000 claims..... 2,000

METUCHEN—\$29,000

Name not given..... 20,790

1 claim..... 1,000

MIDDLETOWN—\$15,000

Name not given..... 11,724

MILLINGTON—\$39,000

Name not given..... 23,000

Name not given..... 4,500

1 claim..... 2,540

MILLVILLE—\$82,000

\$15,000 to \$20,000: Harry L. Townshead..... 5,993

Storekeeper..... 1,000

Industrial: Co. No. 9, 88 claims..... 7,978

MONTCLAIR—\$2,332,000

Name not given..... 141,217

Name not given..... 100,000

Name not given..... 95,000

\$20,000 to \$25,000: John M. Finnerty..... 15,000

\$15,000 to \$20,000: Editor, Chemist; 8 names not given..... 184,156

\$12,000 to \$15,000: 2 names not given..... 25,150

\$8,000 to \$12,000: Manager; 7 names not given..... 79,056

\$5,000 to \$8,000: Bank President; 5 names not given..... 38,523

\$3,000 to \$5,000: Oliver M. Olson; Office Manager, Rug Dealer; 14 names not given..... 67,175

6 \$2,000 claims..... 12,077

6 \$1,000 claims..... 6,000

MORRISTOWN—\$256,000

Name not given..... 60,000

Name not given..... 26,000

\$12,000 to \$15,000: 2 names not given..... 29,000

\$8,000 to \$12,000: Attorney; 2 names not given..... 31,288

\$3,000 to \$5,000: Retired, Social Worker; 4 names not given..... 24,376

5 \$2,000 claims..... 10,000

5 \$1,000 claims..... 5,000

MOUNTAIN LAKE—\$275,000

Name not given..... 30,000

Name not given..... 30,000

Name not given..... 30,000

Name not given..... 25,000

\$15,000 to \$20,000: 3 names not given..... 60,000

\$8,000 to \$12,000: 3 names not given..... 30,000

\$3,000 to \$5,000: 3 names not given..... 13,000

3 \$2,000 claims..... 6,500

1 claim..... 1,000

NEWARK—\$6,943,000

Name not given..... 175,000

Name not given..... 160,000

Name not given..... 50,000

Chas. E. Dalrymple..... 42,500

Name not given..... 36,000

Name not given..... 32,504

Name not given..... 30,000

\$20,000 to \$25,000: 3 names not given..... 70,617

\$15,000 to \$20,000: 2 names not given..... 36,304

\$12,000 to \$15,000: 4 names not given..... 57,200

\$8,000 to \$12,000: Benjamin Padwee; 12 names not given..... 212,000

*5,000 to \$8,000: Jeweler; 10 names not given..... 63,708

\$3,000 to \$5,000: Morris R. Shever, Peter A. Sena, Sam Rick, Gregorio Polcastro, Frederick Disch, Benjamin Komelhor, M. A. Desky; Salesman; 17 names not given..... 106,467

41 \$2,000 claims..... 82,000

57 \$1,000 claims..... 57,000

Industrial: Co. No. 1, 496 claims..... 114,103

Industrial: Co. No. 9, 302 claims..... 48,661

NEW BRUNSWICK—\$289,000

\$8,000 to \$12,000: C. W. Noebels; 1 name not given..... 20,000

Name not given..... 5,000

3 \$2,000 claims..... 6,000

8 \$1,000 claims..... 8,000

Industrial: Co. No. 9, 107 claims..... 18,959

NEW JERSEY—Continued

PENNINGTON—\$35,000

\$5,000 to \$12,000: 2 names
Name not given..... 20,000
1 claim..... 2,000
1 claim..... 1,000

PERTH AMBOY—\$115,000

2 \$2,000 claims..... 4,000
6 \$1,000 claims..... 6,000
Industrial: Co. No. 9, 62
claims..... 13,542

PITMAN—\$54,000

Name not given..... 12,542
2 \$2,000 claims..... 4,000
1 claim..... 1,000

PLAINFIELD—\$525,000

Name not given..... 34,000
Name not given..... 50,000
\$15,000 to \$20,000: 2 names
not given..... 40,000
\$12,000 to \$15,000: Nathan
G. Campbell..... 20,000
\$5,000 to \$12,000: 2 names
not given..... 20,000
\$5,000 to \$8,000: Samuel
Townsend; Retired; 1
name not given..... 18,521
\$3,000 to \$5,000: 3 names
not given..... 11,608
2 \$2,000 claims..... 4,000
6 \$1,000 claims..... 5,023

PRINCETON—\$176,000

Name not given..... 20,000
\$12,000 to \$15,000: 2 names
not given..... 20,000
\$5,000 to \$12,000: 5 names
not given..... 50,000
Name not given..... 6,000
4 \$2,000 claims..... 8,058
2 \$1,000 claims..... 2,000

RAHWAY—\$120,000

\$5,000 to \$12,000: 2 names
not given..... 20,000
4 \$1,000 claims..... 4,000

RAMSEY—\$27,000

Bank Clerk..... 5,082
Name not given..... 5,000
1 claim..... 1,000

RED BANK—\$229,000

Name not given..... 106,250
Name not given..... 81,078
\$5,000 to \$12,000: Herbert
A. N. Straus..... 3,000
3 \$1,000 claims..... 3,000

RIDGEFIELD—\$111,000

\$20,000 to \$25,000: 2 names
not given..... 46,480
Name not given..... 15,000
\$5,000 to \$12,000: 2 names
not given..... 20,000
\$3,000 to \$5,000: 2 names
not given..... 8,954
1 claim..... 2,034

RIDGEFIELD PARK—\$39,000

\$5,000 to \$8,000: 3 names
not given..... 18,367
1 claim..... 2,000
2 \$1,000 claims..... 2,000

RIDGEWOOD—\$195,000

Name not given..... 50,000
Name not given..... 26,000
Name not given..... 22,500
Name not given..... 8,653
\$5,000 to \$8,000: 2 names
not given..... 13,765
\$3,000 to \$5,000: 2 names
not given..... 9,000
2 \$2,000 claims..... 4,000
7 \$1,000 claims..... 7,000

ROSELAND—\$46,000

Name not given..... 35,335
Name not given..... 7,000

ROSELLE—\$82,000

\$3,000 to \$5,000: Chief
Officer, Ship Architect; 2
names not given..... 16,000
2 \$1,000 claims..... 2,000

RUMSON—\$63,000

Name not given..... 25,406
Bank President..... 16,540

RUNNEMEDE—\$22,000

Name not given..... 16,800
1 claim..... 1,000

RUTHERFORD—\$281,000

Wm. T. Cooper..... 101,000
Name not given..... 37,500
Name not given..... 18,000
\$5,000 to \$12,000: Clerk; 1
name not given..... 19,091
\$3,000 to \$5,000: Daniel D.
Black; 6 names not
given..... 28,000
4 \$2,000 claims..... 9,000
4 \$1,000 claims..... 4,000

SALEM—\$63,000

Manufacturer..... 20,100
1 claim..... 1,000

SADDLE RIVER—\$13,000

Name not given..... 10,000

SHORT HILLS—\$263,000

Executive..... 97,750
J. E. Kilpatrick..... 55,249
\$20,000 to \$25,000: 2 names
not given..... 47,000
Name not given..... 15,000
\$5,000 to \$12,000: G. Mc-
Milligan; 1 name not
given..... 22,000
Church Pastor..... 4,219
2 \$1,000 claims..... 2,000

SOUTH AMBOY—\$40,000

Name not given..... 25,000

\$3,000 to \$5,000: Thomas
O'Leary..... 2,000
2 \$1,000 claims..... 2,000

SOUTH ORANGE—\$628,000

Name not given..... 104,626
Name not given..... 100,000
Name not given..... 63,780
Name not given..... 45,000
Name not given..... 37,000
Piano Merchant..... 21,034
Name not given..... 18,330
\$12,000 to \$15,000: 3 names
not given..... 41,400
\$8,000 to \$12,000: S. M.
Dunn; Wholesale Drug-
gist; 5 names not
given..... 70,885
\$5,000 to \$8,000: Merchant;
6 names not given..... 44,989
\$3,000 to \$5,000: 3 names
not given..... 15,000
5 \$2,000 claims..... 10,000
1 claim..... 1,000

SPRING LAKE—\$540,000

B. F. Richardson..... 425,000
Name not given..... 20,000
Name not given..... 25,000
Name not given..... 10,000
\$3,000 to \$5,000: 2 names
not given..... 10,000

SOUTH PLAINFIELD—\$14,000

Name not given..... 10,000

SOUTH VINELAND—\$15,000

\$8,000 to \$12,000: Emil A.
Roller..... 10,000

SUMMIT—\$283,000

Name not given..... 50,000

Name not given..... 25,000
\$15,000 to \$20,000: 4 names
not given..... 78,254
Name not given..... 15,000
\$8,000 to \$12,000: 4 names
not given..... 38,653
\$5,000 to \$8,000: 2 names
not given..... 11,099
\$3,000 to \$5,000: 3 names
not given..... 13,000
2 \$1,000 claims..... 2,001

SUSSEX—\$665,000

\$25,000 to \$30,000: Louis
Stout; 1 name not
given..... 54,000
2 \$1,000 claims..... 2,022

TEANECK—\$53,000

\$8,000 to \$12,000: 2 names
not given..... 20,811
Salesman..... 5,728
Name not given..... 3,000
4 \$2,000 claims..... 8,000

TENAFLY—\$74,000

Name not given..... 25,000
Name not given..... 10,000
\$3,000 to \$5,000: 2 names
not given..... 10,000
2 \$2,000 claims..... 4,000

TOM'S RIVER—\$13,000

Name not given..... 10,000

TRENTON—\$1,230,000

Name not given..... 46,000
\$15,000 to \$20,000: 2 names
not given..... 37,000
\$8,000 to \$12,000: 7 names
not given..... 71,859
\$5,000 to \$8,000: Attorney;
2 names not given..... 18,677

\$3,000 to \$5,000: 11 names
not given..... 49,058
13 \$2,000 claims..... 26,000
21 \$1,000 claims..... 21,000
Industrial: Co. No. 1, 327
claims..... 89,082
Industrial: Co. No. 9, 282
claims..... 51,462

UNION—\$42,000

Name not given..... 27,000
1 claim..... 2,321
1 claim..... 1,000

UNION CITY—\$52,000

Insurance Agent..... 10,123
Name not given..... 5,000
7 \$1,000 claims..... 7,000

UPPER MONTCLAIR—\$349,000

Carol E. Dengler..... 60,000
Name not given..... 41,280
Name not given..... 35,000
Name not given..... 35,000
Name not given..... 30,000
\$20,000 to \$25,000: 2 names
not given..... 50,000
\$8,000 to \$12,000: Manager;
2 names not given..... 30,000
\$5,000 to \$8,000: 2 names
not given..... 13,690
\$3,000 to \$5,000: Banker; 5
names not given..... 22,854
1 claim..... 2,000

VENTNOR—\$101,000

Name not given..... 24,000
\$8,000 to \$12,000: 2 names
not given..... 20,000
Name not given..... 5,000
4 \$2,000 claims..... 8,000
5 \$1,000 claims..... 5,000

VERONA—\$51,000

\$15,000 to \$20,000: Ernest
H. Bates..... 7,000
Name not given..... 5,000
Name not given..... 5,000
1 claim..... 2,000
3 \$1,000 claims..... 3,000

VINELAND—\$46,000

Name not given..... 11,140
Baker..... 5,001
1 claim..... 2,000
4 \$1,000 claims..... 4,000

WASHINGTON—\$52,000

Name not given..... 12,000
\$3,000 to \$5,000: 3 names
not given..... 15,000
2 \$2,000 claims..... 4,000
1 claim..... 1,080

WATCHUNG—\$14,000

\$3,000 to \$5,000: 2 names
not given..... 10,000

WEEHAWKEN—\$54,000

Name not given..... 35,000
Name not given..... 11,000
1 claim..... 1,500

WESTFIELD—\$318,000

Name not given..... 106,500
\$20,000 to \$25,000: Manu-
facturer; 1 name not
given..... 41,273
Name not given..... 15,000
Name not given..... 10,000
\$3,000 to \$5,000: 2 names
not given..... 9,752
2 \$2,000 claims..... 4,000
5 \$1,000 claims..... 5,000

WEST MILFORD—\$25,000

Name not given..... 15,000
Name not given..... 5,000

WESTMONT—\$23,000

\$15,000 to \$20,000: G.
Thomas Flack..... 5,000

WEST NEW YORK—\$22,000

Name not given..... 10,000

WEST ORANGE—\$506,000

Name not given..... 155,000
Name not given..... 94,000
Name not given..... 50,000
Name not given..... 30,000
Name not given..... 28,130
\$20,000 to \$25,000: 3 names
not given..... 75,000
\$8,000 to \$12,000: Frank
Koeving; 1 name not
given..... 20,000
Company Vice-Pres..... 5,009
\$3,000 to \$5,000: 3 names
not given..... 11,086
1 claim..... 2,531
6 \$1,000 claims..... 6,000

WOODBURY—\$74,000

\$3,000 to \$5,000: 2 names
not given..... 10,000
1 claim..... 2,500
2 \$1,000 claims..... 2,001

WOODCLIFF LAKE—\$32,000

Name not given..... 10,000
Name not given..... 4,000
6 \$1,000 claims..... 6,000

WYOMING—\$22,000

\$8,000 to \$12,000: J. C.
Philyas..... 5,000
Name not given..... 5,000

(Number 4 of a Series)

The NEW Federal Reserve LIFE-TIME PLAN

Is Your Daily Procedure Organized?

Definite standards of performance are required of our field representatives in their appointment as policyholders' consultants.

The new Federal Reserve LIFE-TIME Plan recognizes life underwriting as a profession, and it is necessary that our consultants have the ability and do deliver a professional service to clients.

In establishing and maintaining a professional relationship with clients, consultants are called upon to enlarge the scope of activities of the average life underwriter. Periodic service calls and other services to policyholders are required of them. These additional duties obviously make essential a high degree of organization of the consultant's working time. To assist them in properly organizing their time, we have outlined a plan of organized daily procedure. The purpose of this procedure is not an attempt at regimentation, but is merely another step in our plan to place the management of life insurance production on a scientific basis.

We have prepared special forms which assist consultants to plan each day's work, to make reports, and to maintain a record of their activi-

ties. Analyses of these reports are made at the home office, and each consultant is given the opportunity to compare his efficiency with other consultants and with the entire group.

From these detailed reports the company receives information concerning policyholders which is valuable, and we pay our consultants to secure these facts. This is one of the factors taken into consideration in establishing the scale of remuneration to consultants. Their compensation is on an entirely new basis for field representatives of life insurance companies, and represents an attempt by this company to pay them for the present and continuing worth of their business. Finally, they are assured a LIFE-TIME income on retirement, based on their performance while actively representing the company.

The LIFE-TIME Plan has been enthusiastically received by our field force. We will gladly explain it more fully on request.

Principles

We believe that the interests of Policyholders, Field Force and Company are exactly parallel,

We believe that wastage in the Life Insurance business is borne by Policyholders, Field Force and Company alike,

We believe that Standards of Performance are attainable which will eliminate waste, and

We believe that these principles should find expression in the relationship entered into between the Field Force and the Company.

THE FEDERAL RESERVE LIFE INSURANCE COMPANY

B. FRANK BUSHMAN
President

GEORGE L. GROGAN
Agency Vice-President

KANSAS CITY, KANSAS

NEW MEXICO

Total Payments in State.....\$4,400,000
Rank in Payments among States.....47th
Rank in Population.....45th
Payments Per Capita.....\$10.30

ALBUQUERQUE—\$622,000
Joseph L. E. Cox.....75,606
Name not given.....67,306
Jacob A. Penberg.....37,500
\$15,000 to \$20,000: Samuel
P. Routh, Max Krisberg;
1 name not given.....46,877
Shoe Merchant.....15,000
\$8,000 to \$12,000: Julia E.
Tessier, Charles G. Zaph,
Grayson D. Ramsey; 1
name not given.....40,277
\$5,000 to \$8,000: Leon Fleig;
Proprietor.....13,088
\$3,000 to \$5,000: Alfred H.
Vogt, George S. Downer,
Frank B. Fritz; Realtor,
Teacher; 2 names not
given.....26,482
18 \$2,000 claims.....36,000
23 \$1,000 claims.....23,000
Industrial: Co. No. 12.....5,050

BERNALILLO—\$15,000
\$3,000 to \$5,000: Sosimo C.
de Baca.....2,000
1 claim.....2,000
CARLSBAD—\$40,000
\$3,000 to \$5,000: Frederick
W. Cook.....2,038
1 claim.....1,000
1 claim.....1,000

CLOVIS—\$32,000
1 claim.....2,386
4 \$1,000 claims.....4,000
COLUMBUS—\$9,000
Name not given.....3,000
1 claim.....2,073

CORONA—\$12,000
\$5,000 to \$8,000: Robert L.
Willingham.....2,073
FOLSOM—\$8,000
\$3,000 to \$5,000: Albert H.
Dougherty.....2,073

GLENCOE—\$15,000
\$5,000 to \$12,000: Tom W.
Jones.....2,073

LAS CRUCES—\$62,000
\$8,000 to \$12,000: James B.
Wray; 1 name not
given.....24,000
\$5,000 to \$8,000: Wm. P. B.
McSain.....24,000
\$3,000 to \$5,000: Clarice E.
D. Mayfield; Attorney,
Insurance Man.....10,030
1 claim.....2,000
2 \$1,000 claims.....2,000

LAS VEGAS—\$114,000
Name not given.....30,000
\$15,000 to \$20,000: 2 names
not given.....37,608
\$8,000 to \$12,000: 2 names
not given.....20,000
Physician.....5,667
2 \$2,000 claims.....4,000

LOS LUNAS—\$18,000
\$8,000 to \$12,000: Eduardo
M. Otero.....2,000

OCATE—\$19,000
\$3,000 to \$5,000: Peter J.
Schlicke; 1 name not
given.....10,000
1 claim.....2,286
1 claim.....1,000

PORTALES—\$18,000
2 \$2,000 claims.....4,000
2 \$1,000 claims.....2,000

ROSWEIL—\$75,000
Name not given.....7,360
\$3,000 to \$5,000: Harold E.
Crosby.....4,000
2 \$2,000 claims.....4,000
4 \$1,000 claims.....4,000

SANDOVAE—\$7,000
Name not given.....5,052

SANTA FE—\$132,000
\$20,000 to \$25,000: Presi-
dent of Bank, Teach-
er.....43,345
\$8,000 to \$12,000: Banker,
2 names not given.....28,179
\$5,000 to \$8,000: Arthur
Seligman.....2,073

\$3,000 to \$5,000: Company
President, 1 name not
given.....7,283
4 \$2,000 claims.....8,200
2 \$1,000 claims.....2,000
SANTA RITA—\$18,000
Name not given.....6,325
2 \$2,000 claims.....4,045
SILVER CITY—\$31,000
Name not given.....5,000

1 claim.....1,000
TAOS—\$11,000
\$3,000 to \$5,000: J. Wight
Giddings; 1 name not
given.....6,000
1 claim.....1,000
TUCUMCARI—\$31,000
\$3,000 to \$5,000: Miller
Francis.....2,009
1 claim.....2,009

NEW YORK

Total Payments in State.....\$641,000,000
Increase in Payments in 1933.....\$13,000,000
Percentage of Increase.....2%
Rank in Payments among States.....1st
Rank in Population.....1st
Payments Per Capita.....\$50.70

ALBANY—\$2,419,000
Manufacturer.....50,661
Name not given.....50,000
Name not given.....50,000
\$20,000 to \$25,000: Retired;
2 names not given.....71,200
\$15,000 to \$20,000: Herbert
R. Wood; 5 names not
given.....114,777
\$12,000 to \$15,000: 5 names
not given.....74,307
\$8,000 to \$12,000: Merchant;
11 names not given.....120,900
\$5,000 to \$8,000: Carl E.
Hasselbarth, Fenimore D.
Beagle; Retired; 4 names
not given.....43,773
\$3,000 to \$5,000: Asst.
Treas., Contractor; 16
names not given.....70,773
27 \$2,000 claims.....64,000
53 \$1,000 claims.....53,000
Industrial: Co. No. 1, 753
claims.....157,694

ALBION—\$58,000
Name not given.....13,000
\$8,000 to \$12,000: Louise C.
Wilson.....3,019
2 \$2,000 claims.....4,014
2 \$1,000 claims.....2,000

ALEXANDRIA BAY—\$31,000
Laundry Proprietor.....9,611
\$3,000 to \$5,000: 2 names
not given.....10,000
2 \$1,000 claims.....2,072

AUBURN—\$523,000
Name not given.....131,400
\$20,000 to \$25,000: Sales-
man, Contractor.....41,551
Name not given.....10,000
\$5,000 to \$8,000: Brewer; 1
name not given.....11,230
\$3,000 to \$5,000: Contrac-
tor; 3 names not
given.....14,939
6 \$2,000 claims.....12,700
11 \$1,000 claims.....11,233
Industrial: Co. No. 1, 246
claims.....58,462

BABYLON—\$33,000
\$3,000 to \$5,000: 2 names
not given.....8,000
1 claim.....2,000
1 claim.....1,000

BALDWIN—\$117,000
Name not given.....35,000
\$8,000 to \$12,000: Estima-
tor; 2 names not given.....31,860
Importer.....5,017
Name not given.....5,000
2 \$2,000 claims.....4,000
4 \$1,000 claims.....4,000

BALDWINVILLE—\$22,000
Name not given.....10,000
4 \$1,000 claims.....4,000

BALSHORE—\$22,000
\$15,000 to \$20,000: A. W.
Middleton.....2,760
1 claim.....2,760

BATAVIA—\$153,000
Name not given.....25,000
\$8,000 to \$12,000: Lewis K.
Aldridge.....3,000
Name not given.....3,000
2 \$2,000 claims.....4,600
6 \$1,000 claims.....6,000

BATH—\$31,000
Name not given.....6,000
Name not given.....3,000
1 claim.....1,005

BAY SHORE—\$59,000
Walter J. Blair.....42,500
Name not given.....4,000
1 claim.....2,760

BAYSIDE—\$43,000
\$8,000 to \$12,000: 2 names
not given.....21,547
\$3,000 to \$5,000: Frank S.
Stelling; 2 names not
given.....11,074
2 \$1,000 claims.....2,000

BEAVER FALLS—\$18,000
\$3,000 to \$5,000: 3 names
not given.....15,000

BELE HARBOR—\$42,000
\$15,000 to \$20,000: H. Rob-
ert Burney.....10,138
1 claim.....2,000

BINGHAMTON—\$1,030,000
\$20,000 to \$25,000: David
Rothschild; 1 name not
given.....46,000
Name not given.....19,358
Name not given.....15,000
\$8,000 to \$12,000: 2 names
not given.....20,000
\$5,000 to \$8,000: H. W.
Gruschurtz.....24,178
9 \$2,000 claims.....18,500

AMSTERDAM—\$131,000
\$8,000 to \$12,000: Attorney;
1 name not given.....19,093
\$5,000 to \$8,000: Manufac-
turer; Attorney; 1 name
not given.....16,088
Name not given.....5,000
3 \$2,000 claims.....6,578
5 \$1,000 claims.....5,000
Industrial: Co. No. 1, 136
claims.....32,963

AMITYVILLE—\$36,000
Name not given.....7,000
Wood Trimmer.....3,065
1 claim.....2,000

ASTORIA—\$79,000
Name not given.....15,000
Adjuster.....5,002
\$3,000 to \$5,000: 3 names
not given.....13,704
6 \$2,000 claims.....12,000
3 \$1,000 claims.....3,000

ATTICA—\$23,000
Name not given.....10,000
2 \$1,000 claims.....2,766

AUBURN—\$523,000
Name not given.....131,400
\$20,000 to \$25,000: Sales-
man, Contractor.....41,551
Name not given.....10,000
\$5,000 to \$8,000: Brewer; 1
name not given.....11,230
\$3,000 to \$5,000: Contrac-
tor; 3 names not
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6 \$1,000 claims.....6,000

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Name not given.....6,000
Name not given.....3,000
1 claim.....1,005

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Walter J. Blair.....42,500
Name not given.....4,000
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Gruschurtz.....24,178
9 \$2,000 claims.....18,500

BALDWIN—\$117,000
Name not given.....35,000
\$8,000 to \$12,000: Estima-
tor; 2 names not given.....31,860
Importer.....5,017
Name not given.....5,000
2 \$2,000 claims.....4,000
4 \$1,000 claims.....4,000

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1 claim.....2,000

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2 \$1,000 claims.....2,000

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1 claim.....2,000

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4 \$1,000 claims.....4,000

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1 claim.....2,760

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\$3,000 to \$5,000: Frank S.
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given.....11,074
2 \$1,000 claims.....2,000

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4 \$1,000 claims.....4,000

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4 \$1,000 claims.....4,000

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Middleton.....2,760
1 claim.....2,760

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Name not given.....3,000
1 claim.....1,005

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1 claim.....2,760

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\$3,000 to \$5,000: Frank S.
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2 \$1,000 claims.....2,000

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not given.....15,000

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ert Burney.....10,138
1 claim.....2,000

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\$20,000 to \$25,000: David
Rothschild; 1 name not
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Name not given.....19,358
Name not given.....15,000
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not given.....20,000
\$5,000 to \$8,000: H. W.
Gruschurtz.....24,178
9 \$2,000 claims.....18,500

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tor; 2 names not given.....31,860
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2 \$2,000 claims.....4,000
4 \$1,000 claims.....4,000

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Name not given.....10,000
4 \$1,000 claims.....4,000

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Middleton.....2,760
1 claim.....2,760

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Name not given.....3,000
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6 \$1,000 claims.....6,000

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Name not given.....3,000
1 claim.....1,005

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Walter J. Blair.....42,500
Name not given.....4,000
1 claim.....2,760

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\$8,000 to \$12,000: 2 names
not given.....21,547
\$3,000 to \$5,000: Frank S.
Stelling; 2 names not
given.....11,074
2 \$1,000 claims.....2,000

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not given.....15,000

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\$15,000 to \$20,000: H. Rob-
ert Burney.....10,138
1 claim.....2,000

BINGHAMTON—\$1,030,000
\$20,000 to \$25,000: David
Rothschild; 1 name not
given.....46,000
Name not given.....19,358
Name not given.....15,000
\$8,000 to \$12,000: 2 names
not given.....20,000
\$5,000 to \$8,000: H. W.
Gruschurtz.....24,178
9 \$2,000 claims.....18,500

BALDWIN—\$117,000
Name not given.....35,000
\$8,000 to \$12,000: Estima-
tor; 2 names not given.....31,860
Importer.....5,017
Name not given.....5,000
2 \$2,000 claims.....4,000
4 \$1,000 claims.....4,000</

NEW YORK—Continued

\$8,000 to \$12,000: E. J. Meyer; Retired; 16 names not given 187,552
 \$5,000 to \$8,000: Edward M. Burgasser; Realtor, Attorney, Retired; 14 names not given 118,523
 \$3,000 to \$5,000: N. Biesen-thal, Edward B. Guthrie, Edward R. Price; Floor Walker, Broker; 50 names not given 228,864
 77 \$2,000 claims 154,000
 95 \$1,000 claims 95,000
 Industrial: Co. No. 1, 1,034 claims 241,509
 Industrial: Co. No. 9, 138 claims 40,536

CALEDONIA—\$35,000

Name not given 20,000
 1 claim 2,915
 3 \$1,000 claims 2,000

CAMBRIDGE—\$23,000

Salesman 5,172
 Name not given 3,000
 1 claim 2,000
 1 claim 1,000

CANAJOHARIE—\$34,000

Assistant Postmaster .. 5,058
 Name not given 5,000
 1 claim 1,300

CANANDAIGUA—\$41,000

\$3,000 to \$5,000: Herbert Wiley 4,000
 2 \$2,000 claims 3,000
 3 \$1,000 claims 3,000

CANASTOTA—\$33,000

\$3,000 to \$5,000: 2 names not given 8,000
 1 claim 2,000
 1 claim 1,000

CARTHAGE—\$42,000

\$3,000 to \$12,000: Albert E. Johnson; 1 name not given 20,000
 1 claim 1,000

CAYUGA—\$16,000

Name not given 9,000
 1 claim 1,500

CEDARHURST—\$39,000

Name not given 10,051
 3 \$1,000 claims 3,000

CENTER MORICHES—\$12,000

Realtor 10,094

CENTRAL SQUARE—\$23,000

Name not given 20,000

CHATHAM CENTER—\$15,000

Name not given 12,000

CHAPPAQUA—\$189,000

Name not given 164,500
 Name not given 7,000
 3 \$2,000 claims 6,000

CHAUMONT—\$121,000

Name not given 71,237
 \$12,000 to \$15,000: Publisher; 2 names not given 42,589
 Name not given 3,059

CHAUTAUQUA—\$23,000

\$3,000 to \$5,000: 2 names not given 8,000
 2 \$1,000 claims 2,000

CHENANGO BRIDGE—\$12,000

Dealer 10,155

CHERRY VALLEY—\$15,000

Name not given 10,000
 1 claim 1,000

CHESTERTOWN—\$12,000

Proprietor 10,024

CHURCHVILLE—\$23,000

Name not given 10,000
 Name not given 5,000
 1 claim 1,695

COPIESKILL—\$33,000

Name not given 10,249
 \$3,000 to \$5,000: 2 names not given 8,000
 3 \$1,000 claims 3,000

COHOES—\$249,000

Name not given 33,000
 Name not given 28,000
 Name not given 12,000
 Name not given 3,500
 3 \$2,000 claims 6,000
 1 claim 1,000

COLONIE—\$15,000

Name not given 10,000
 1 claim 1,000

CONEY ISLAND—\$26,000

Name not given 16,000
 2 \$1,000 claims 2,000

COOPERSTOWN—\$38,000

\$3,000 to \$5,000: 3 names not given 10,488
 4 \$2,000 claims 9,000
 2 \$1,000 claims 2,000

CORNING—\$132,000

\$8,000 to \$12,000: 3 names not given 30,509
 \$3,000 to \$5,000: 2 names not given 6,024
 2 \$2,000 claims 4,000
 4 \$1,000 claims 4,000

CORONA—\$51,000

Name not given 13,000
 Bookkeeper 5,022
 \$3,000 to \$5,000: 2 names not given 8,000
 2 \$2,000 claims 4,000
 1 claim 1,000

CORTLAND—\$105,000

Name not given 17,500
 Name not given 10,387
 Retired 5,017
 3 \$1,000 claims 3,000

CRESTWOOD—\$251,000

Name not given 106,648
 Name not given 43,000
 Name not given 20,000
 \$8,000 to \$12,000: Retired; 2 names not given 31,356
 Name not given 7,000
 \$3,000 to \$5,000: 5 names not given 25,000
 1 claim 2,000
 1 claim 1,000

DELMAR—\$14,000

Name not given 12,000

DEPOSIT—\$13,000

\$3,000 to \$5,000: 2 names not given 10,000

DOLGEVILLE—\$32,000

Name not given 12,000
 1 claim 2,000
 2 \$1,000 claims 2,000

DUNKIRK—\$172,000

Name not given 59,518
 \$8,000 to \$12,000: 3 names not given 31,000
 \$5,000 to \$8,000: Physician; 1 name not given 12,543
 \$3,000 to \$5,000: 3 names not given 11,000
 1 claim 2,000
 9 \$1,000 claims 9,700

EAST AURORA—\$111,000

\$20,000 to \$25,000: 2 names not given 50,000
 Name not given 18,000
 \$3,000 to \$5,000: 2 names not given 9,000
 2 \$2,000 claims 4,500
 7 \$1,000 claims 7,000

EAST HAMPTON—\$270,000

Ring Lardner 250,000

Name not given 10,000

EAST WINDSOR—\$17,000
 \$3,000 to \$5,000: 3 names not given 14,188

ELLENVILLE—\$39,000

Manufacturer 13,073
 \$3,000 to \$12,000: Myer Rosenthal 1,000
 1 claim 1,000

ELMA—\$58,000

Name not given 55,000

ELMHURST—\$54,000

\$12,000 to \$15,000: W. C. Jantzen 3,000
 \$3,000 to \$5,000: Policeman, Shoe Dealer; 1 name not given 9,651
 1 claim 2,000
 4 \$1,000 claims 4,000

ELMIRA—\$573,000

Wm. D. Delaney 31,000
 Name not given 21,020
 Name not given 15,000
 \$8,000 to \$12,000: B. V. Doane; 2 names not given 30,000
 \$5,000 to \$8,000: C. L. Wright; Secretary; 1 name not given 17,091
 \$3,000 to \$5,000: 9 names not given 34,000
 11 \$2,000 claims 22,000
 21 \$1,000 claims 21,292

ELMSFORD—\$22,000

Name not given 13,602

EXETER—\$17,000

Name not given 13,348

FALCONER—\$36,000

Name not given 4,000
 3 \$2,000 claims 6,000
 2 \$1,000 claims 2,030

FALLSBURGH—\$13,000

Name not given 10,000

FAR ROCKAWAY—\$222,000

Name not given 50,000
 Name not given 50,000
 Name not given 20,650
 Manufacturer 10,063
 Name not given 6,000
 \$3,000 to \$5,000: 6 names not given 28,000
 5 \$2,000 claims 10,528
 1 claim 1,000

FLORAL PARK—\$85,000

\$3,000 to \$5,000: 2 names not given 9,835
 5 \$2,000 claims 11,500
 4 \$1,000 claims 3,500

FLUSHING—\$415,000

Name not given 50,000
 Name not given 42,000
 Name not given 32,000
 \$15,000 to \$20,000: A. Plage; 3 names not given 79,159
 \$8,000 to \$12,000: 5 names not given 48,653
 \$5,000 to \$8,000: 2 Clerks; Executive 16,071
 \$3,000 to \$5,000: Machine Business; 7 names not given 34,626
 6 \$2,000 claims 12,200
 8 \$1,000 claims 8,000
 Industrial: Co. No. 1, 719 claims 185,786

FOREST HILLS—\$898,000

Name not given 225,064
 Howard D. McClelland 200,751
 Investment Broker 100,145
 Name not given 35,000
 Name not given 33,000
 \$20,000 to \$25,000: Realtor; Salesman 40,860
 \$12,000 to \$15,000: Henry G. Barnhurst; 2 names not given 40,828
 \$8,000 to \$12,000: 5 names not given 60,070
 \$5,000 to \$8,000: C. C. Woodruff; 3 names not given 27,802
 \$3,000 to \$5,000: Salesman; 5 names not given 25,000
 8 \$2,000 claims 16,000
 4 \$1,000 claims 4,000

FOREST PARK—\$32,000

Name not given 27,500

FREEPORT—\$141,000

President 13,224
 Salesman 11,068
 \$5,000 to \$8,000: Cyril L. Gutekunst 14,000
 7 \$2,000 claims 1,022
 1 claim 1,022

FULTON—\$197,000

Name not given 25,000
 \$8,000 to \$12,000: Charles M. Allen; 2 names not given 30,844
 Physician 5,051
 \$3,000 to \$5,000: 6 names not given 26,000
 8 \$2,000 claims 16,560
 6 \$1,000 claims 6,000

GARDEN CITY—\$341,000

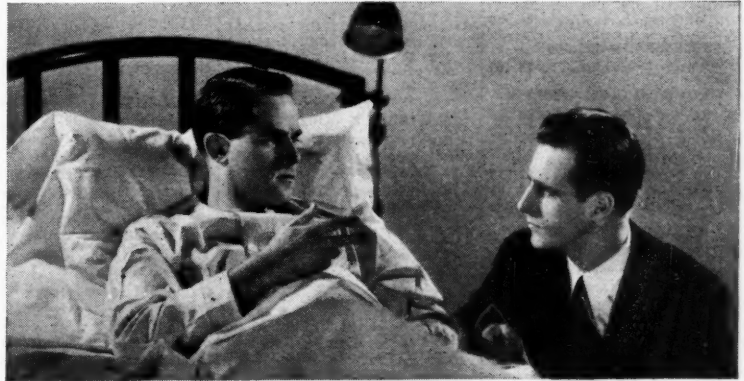
Name not given 201,500
 Civil Engineer 20,061
 Name not given 17,000
 \$12,000 to \$15,000: 3 names not given 41,500
 \$3,000 to \$5,000: Frederick C. Reimer; 6 names not given 27,000
 5 \$1,000 claims 5,500

GENESEO—\$22,000

Name not given 10,000
 Name not given 3,000
 1 claim 1,009

Advertising

that comes to life on the page ...



"Don't risk it, Ed. You see, I had put off getting enough life insurance—waiting for better times. Then this illness . . . and now perhaps I can't get it!"

"That's all right, Joe. You'll be as good as new before long." (To himself) "This is a lesson to me. I'm not going to wait any longer to investigate the Union Central's Economic Adjustment Plan. They say with that plan a man doesn't have to wait for better times to secure adequate protection for his family."

Look at this photograph again. It is the type of picture that appears in Union Central national advertising to tell families, in human terms, about an insurance plan that will give them "full protection at once even on a reduced income."

To the reader of The Saturday Evening Post, Time, or Collier's, pictures like this one come to life right on the page. These are real people (just like his own family) with real problems (just like his own).

So it's perfectly natural that the reader should say to himself, "I like that company. It's human." Men in the field say that it's half the battle to find the prospect in that frame of mind on the first call!

The UNION CENTRAL Life Insurance Company

CINCINNATI

Insurance Enables Widow to Pay Husband's Large Loan

NEW YORK CITY.—If it had not been for the insurance which my husband left to me, I should indeed have been much up against it. The bulk of it went to the payment of a large collateral loan. While I had some other resources, they would have been a mere drop in the bucket in the payment of the loan.

At the time my husband took out his last two policies, we seriously considered doubling the amount. It is too bad we didn't; money meant little to us then, as my husband was sales manager for a large real estate company, at an excellent salary.

What is left will not keep me all my life, and I am going on a position immediately; but it was a godsend in the paying off of the loan.

Why people don't insure themselves as heavily as they possibly can I don't understand. Life insurance stood up against all other forms of investment during the entire depression. This in itself should be sufficient to encourage people to make every possible effort to carry as much insurance as possible.—MRS. GEORGE F. BARTON.

NEW YORK—Continued

GENEVA—\$159,000

Name not given..... 24,114
 Name not given..... 10,000
 \$3,000 to \$5,000: 2 names
 not given..... 8,227
 3 \$2,000 claims..... 6,000
 4 \$1,000 claims..... 4,499

GLENDALE—\$46,000

Name not given..... 17,390
 Name not given..... 5,000
 2 \$2,000 claims..... 4,000
 4 \$1,000 claims..... 4,000

GLENS FALLS—\$255,000

Name not given..... 33,552
 Name not given..... 23,500
 \$12,000 to \$15,000: 2 names
 not given..... 29,000
 \$5,000 to \$8,000: Frank P.
 Monaghan; 2 names not
 given..... 15,500
 \$3,000 to \$5,000: 3 names
 not given..... 11,000
 3 \$2,000 claims..... 6,233
 9 \$1,000 claims..... 9,400
 Industrial: Co. No. 1, 254
 claims..... 69,936

GLENVILLE—\$17,000

Company President..... 13,401

GLOVERSVILLE—\$231,000

Name not given..... 20,000
 Name not given..... 10,845
 Name not given..... 5,285
 \$3,000 to \$5,000: 3 names
 not given..... 12,732
 6 \$2,000 claims..... 12,100
 16 \$1,000 claims..... 16,000

GOUVERNEUR—\$32,000

\$3,000 to \$5,000: 4 names
 not given..... 17,000
 2 \$2,000 claims..... 4,000

GOVERNORS ISLAND—\$28,000

\$20,000 to \$25,000: Herman
 Erlenkotter

GRANDVIEW—\$23,000

Name not given..... 20,000

GREAT NECK—\$526,000

Name not given..... 250,000
 Name not given..... 100,000
 Name not given..... 100,000
 Name not given..... 50,000
 \$8,000 to \$12,000: Patrick
 McGovern..... 5,194
 2 \$1,000 claims..... 2,364

GREENE—\$13,000

\$3,000 to \$5,000: 2 names
 not given..... 10,000

GREEN LAKE—\$19,000

Name not given..... 10,000
 Name not given..... 5,000

GREENWICH—\$27,000

Clothier..... 10,585
 \$3,000 to \$5,000: Carpenter;
 1 name not given..... 7,005

HAMBURG—\$73,000

Name not given..... 20,000
 \$5,000 to \$8,000: 2 names
 not given..... 13,000
 \$3,000 to \$5,000: Eugene E.
 Haskell; Retired; 1 name
 not given..... 9,958
 1 claim..... 2,009
 4 \$1,000 claims..... 4,433

HAMILTON—\$77,000

Name not given..... 41,072
 2 \$2,000 claims..... 4,000
 3 \$1,000 claims..... 3,000

HARRISON—\$106,000

Name not given..... 61,140
 Manufacturer..... 58,361
 Name not given..... 15,000
 \$5,000 to \$8,000: 2 names
 not given..... 14,000
 \$3,000 to \$5,000: 2 names
 not given..... 7,824

HARTSDALE—\$16,000

\$3,000 to \$5,000: 2 names
 not given..... 10,000
 2 \$1,000 claims..... 2,001

HASTINGS ON HUDSON—\$75,000

Name not given..... 17,890
 Name not given..... 10,000
 3 \$1,000 claims..... 3,002

HEMPSTEAD—\$264,000

Name not given..... 12,000
 Name not given..... 5,000
 \$3,000 to \$5,000: John L.
 Moran, Charles F. He-
 witt..... 8,000
 1 claim..... 2,529
 Industrial: Co. No. 1, 541
 claims..... 124,242

HERKIMER—\$178,000

Name not given..... 100,000
 Merchant..... 7,054
 \$3,000 to \$5,000: 2 names
 not given..... 8,000
 2 \$2,000 claims..... 4,007
 7 \$1,000 claims..... 7,000

HEWLETT—\$87,000

Name not given..... 35,000

\$20,000 to \$25,000: 2 names

not given..... 47,000
 1 claim..... 1,000

HIGH FALLS—\$13,000

Name not given..... 10,000

HOLLEY—\$25,000

Name not given..... 10,000
 Name not given..... 5,000
 1 claim..... 2,000

HOLLIS—\$83,000

Name not given..... 15,000
 Salesman..... 10,066
 \$3,000 to \$5,000: 2 names
 not given..... 10,000
 6 \$2,000 claims..... 12,000
 4 \$1,000 claims..... 4,000

HOMER—\$47,000

Franklin J. Mason..... 30,000
 Name not given..... 12,435
 1 claim..... 1,600

HORNELL—\$196,000

Name not given..... 73,518
 Name not given..... 26,922
 Name not given..... 9,900
 Name not given..... 6,481
 3 \$1,000 claims..... 3,800

HUDSON—\$55,000

Name not given..... 5,000
 3 \$2,000 claims..... 6,000

HUDSON FALLS—\$55,000

Name not given..... 5,000
 2 \$2,000 claims..... 4,000
 2 \$1,000 claims..... 2,000

HUNTINGTON—\$101,000

Architect..... 50,473
 \$5,000 to \$12,000: 3 names
 not given..... 30,000
 2 \$2,000 claims..... 4,000
 3 \$1,000 claims..... 3,000

IRONDEQUOIT—\$84,000

Name not given..... 40,550
 Name not given..... 26,635
 3 \$1,000 claims..... 3,500

ITHACA—\$214,000

Name not given..... 20,953
 \$8,000 to \$12,000: 3 names
 not given..... 30,050
 Name not given..... 5,500
 \$3,000 to \$5,000: 8 names
 not given..... 31,477
 8 \$2,000 claims..... 16,000
 9 \$1,000 claims..... 9,000

JACKSON HEIGHTS—\$312,000

Name not given..... 100,000
 \$12,000 to \$15,000: 2 names
 not given..... 29,000

\$8,000 to \$12,000: 4 names

not given..... 40,204
 \$5,000 to \$8,000: Retired,
 Salesman; 1 name not
 given..... 17,533

\$3,000 to \$5,000: 7 names

not given..... 36,290
 8 \$2,000 claims..... 16,000
 3 \$1,000 claims..... 3,000

JAMAICA—\$896,000

Name not given..... 28,000
 \$15,000 to \$20,000: 2 names
 not given..... 35,000

LE ROY—\$41,000

Name not given..... 5,000
 3 \$2,000 claims..... 6,000
 6 \$1,000 claims..... 6,000

LIBERTY—\$38,000

Dentist..... 10,145
 2 \$1,000 claims..... 2,400
 Industrial: Co. No. 9, 61
 claims..... 16,392

LITTLE FALLS—\$75,000

Name not given..... 5,000
 2 \$2,000 claims..... 4,000

\$8,000 to \$12,000: 3 names

not given..... 30,000
 \$5,000 to \$8,000: Merchant;
 1 name not given..... 11,522
 Name not given..... 3,500
 1 claim..... 2,500
 1 claim..... 1,000

LONG ISLAND CITY—\$1,276,000

Name not given..... 20,000
 Name not given..... 10,000
 Name not given..... 6,827
 Name not given..... 5,000
 4 \$2,000 claims..... 8,500
 11 \$1,000 claims..... 11,000
 Industrial: Co. No. 1, 648
 claims..... 159,556
 Industrial: Co. No. 9, 147
 claims..... 35,154

LYNBROOK—\$130,000

\$3,000 to \$5,000: J. P.
 Freese; Engineer; 1 name
 not given..... 11,026
 5 \$2,000 claims..... 10,000
 5 \$1,000 claims..... 5,000

LYNDONVILLE—\$70,000

Name not given..... 55,000
 Name not given..... 6,000
 1 claim..... 2,012
 1 claim..... 1,000

MADISON—\$27,000

Name not given..... 14,000
 Name not given..... 10,000

MALBA—\$41,000

Name not given..... 35,633
 1 claim..... 1,500

MALVERNE—\$94,000

Charles A. Werner..... 63,000
 Name not given..... 10,000
 Name not given..... 3,000
 3 \$2,000 claims..... 6,000
 1 claim..... 1,000

MAMARONECK—\$46,000

Dress Importer..... 35,021
 Name not given..... 35,000
 Name not given..... 11,500
 1 claim..... 1,000

MANHASSET—\$59,000

Name not given..... 50,000
 Name not given..... 6,000

MANHATTAN BEACH—\$20,000

Name not given..... 10,000
 \$3,000 to \$5,000: Harry
 Berlin

MANLIUS—\$27,000

\$3,000 to \$5,000: 2 names
 not given..... 7,000
 1 claim..... 2,000
 2 \$1,000 claims..... 2,000

MANVILLE ROAD—\$24,000

Name not given..... 20,000

Ready for
 bed and happy
 dreams ahead
 —AND their
 father can do
 much toward
 providing
 happy days
 ahead for the
 rest of their
 lives by in-
 vesting in life
 insurance.



\$12,000 to \$15,000: Fred-

erick D. Sackett
 Name not given..... 10,000
 \$5,000 to \$8,000: H. J.
 Baierlein; Accountant,
 Merchant; 3 names not
 given..... 35,303
 \$3,000 to \$5,000: Retired,
 Salesman; 3 names not
 given..... 19,970
 6 \$2,000 claims..... 12,500
 14 \$1,000 claims..... 14,000
 Industrial: Co. No. 1, 473
 claims..... 113,704
 Industrial: Co. No. 9, 160
 claims..... 26,130

JAMESTOWN—\$514,000

Name not given..... 50,000
 Name not given..... 37,000
 Executive..... 25,077
 Name not given..... 25,000
 \$5,000 to \$8,000: Contractor;
 1 name not given..... 11,634
 \$2,000 to \$5,000: Physician;
 7 names not given..... 31,393
 4 \$2,000 claims..... 8,500
 16 \$1,000 claims..... 16,000

JAMESPORT—\$13,000

Name not given..... 10,000

JOHNSON CITY—\$15,000

Name not given..... 28,685
 1 claim..... 2,000

JOINTSTOWN—\$75,000

\$3,000 to \$5,000: Edward
 Newnham; 1 name not
 given..... 9,306
 2 \$2,000 claims..... 4,000
 2 \$1,000 claims..... 2,352

KATONAH—\$49,000

Name not given..... 33,809
 Name not given..... 5,617
 Name not given..... 5,000

KENMORE—\$135,000

\$12,000 to \$15,000: 2 names
 not given..... 28,000
 Name not given..... 5,313
 \$3,000 to \$5,000: 2 names
 not given..... 8,145
 2 \$2,000 claims..... 4,000

KEW GARDENS—\$19,000

\$5,000 to \$8,000: Clerk,
 Chemist..... 10,261
 Manufacturer..... 4,443

KINGSTON—\$203,000

\$12,000 to \$15,000: Samuel
 J. Pirie
 Name not given..... 10,800
 \$3,000 to \$5,000: Edwin S.
 Roberts; 1 name not
 given..... 7,000
 1 claim..... 2,000
 6 \$1,000 claims..... 6,000

LAKE PLACID—\$19,000

Name not given..... 9,000
 Name not given..... 3,000
 1 claim..... 1,312

LARCHMONT—\$246,000

Name not given..... 103,900
 Name not given..... 26,160
 Name not given..... 25,000
 Name not given..... 20,000
 Name not given..... 11,000
 Name not given..... 7,900
 \$3,000 to \$5,000: 4 names
 not given..... 16,000
 1 claim..... 2,000
 2 \$1,000 claims..... 2,000

LATHAMS—\$23,000

Name not given..... 18,500
 1 claim..... 1,500

LAWRENCE—\$64,000

Name not given..... 50,000
 Retired..... 5,261
 Name not given..... 5,000

WANTED: Managerial Material



**BUFFALO MUTUAL
 LIFE INSURANCE COMPANY**

1872

for the
*States of
 New York
 and Ohio*

There are many men who would make good local and district managers for this 62 year old Company. We are trying to find them. And when we do they will be glad to hear our story. But, frankly, the best managers we have found were men who started with us as agents. Our problem is to fit good men to available territory in the states of Ohio and New York.

Buffalo Mutual Life is a progressive Company, growing fast, but not so large as to make individual attention and instruction difficult. If you feel you are managerial material and are willing to prove it by starting as an agent, write in confidence and detail to E. Parker Waggoner, Supt. of Agents, Buffalo, N.Y.

18 POLICIES... Birth to Age 60... DEPENDABLE PROTECTION

Whole Life Special • 20 Payment Life Special • Multiple Option Life and Annuity • 10 and 20 Year Modified Ordinary Life • 10 and 20 Year Family Income • Endowment at Age 45 • Ordinary Life, Endowment at 85 • 20 Payment Life, Endowment at 85 • 10, 15 and 20 Year Endowment • Special Convertible Term • 10 Year Term • Children's Policies (Three Forms) Birth to Age 10

"Decorate the Lives of the Living" With Life Insurance

How poignantly beautiful it is to write odes to the memory of a departed loved one, to erect monuments to his blessed memory, to plant flowers upon his grave, to kneel before it in reverence, to carry a pang in the heart until we ourselves go beyond. But all to what end? Living in a practical world, it is the lives of the living we must decorate so that they can continue to live, to secure their sustenance, to insure them against want and deprivation when tragedy should befall them as it too often does.

The loss of a dear one, the head of a family results not only in a void and an ache in the heart but often means a complete change in the destiny of the survivors who were dependent upon this one person. One mortal man—upon whom so many depend upon: children, for their education and their upbringing, a wife for her shelter and comfort and opportunity of establishing her home in its proper strata in the community, and very often aged parents who have finished their work and linger on for a few years in the golden autumn without the ability of self support. They all depend upon one man, the main artery of a family structure subjected to mortality perhaps a 100 times a day.

What happens if the unforeseen occurs, sudden death, a fatal accident or any of the numerous other ways that fate plays her cruel tricks upon us?

With a substantial amount of insurance left to the dependents, order can in due time be reestablished out of the chaos brought about. A period of readjustment ensues, but the tragedy is to a great extent eased when the security of the home is recognized, the education of the children assured, all indebtedness paid and money appropriated for other emergencies which too often present themselves and tend to complicate the course of our lives.

Let us then while we are living do the noble thing and decorate the lives of the living with insurance.—Esther Levine.



**PROVEN STABILITY...
STRENGTH...SECURITY**

STABILITY . . . proven by a history of thirty years successful life insurance experience; of capable and efficient management, and steady and consistent growth . . . by having given at all times the fullest protection possible at the fairest cost consistent with safety . . . by having pursued a policy of square-dealing with its policyholders and its agents.

STRENGTH . . . proven by total assets of \$14,860,977.00 (Dec. 31, 1933) the largest in the company's history . . . total insurance in force \$115,048,145.00 a net increase in 1933 of \$2,363,000.00, one of the few companies to show a gain.

SECURITY . . . proven by ratio of \$1.20 in assets for every \$1.00 of liabilities . . . this "protection margin" has been the same for the past 3 years . . . rated "A" excellent.

AGENTS — If interested in representing a company of proven stability, strength and security, write for information regarding our unique contract.

I. Smith Homans, Vice-President

**COMMONWEALTH
LIFE INSURANCE CO.
LOUISVILLE, KY**

NEW YORK—Continued

Merchant	30,203
Name not given	30,000
Name not given	30,000
Name not given	30,000
Name not given	30,000
Name not given	30,000
Name not given	30,000
Name not given	30,000
Name not given	30,000
Name not given	30,000
\$25,000 to \$30,000: F. J. Willstach, Charles J. Quinlan; Retired, Physician, Railway President, 2 Executives, Merchant, Firm Member, Investment Banker; 8 names not given	465,537
\$20,000 to \$25,000: Wm. T. Traver, Henry B. Slayback, G. H. Grout, Adolph Gerstenzang, G. C. Austin; 2 Realtors, Publisher, Concessionaire, 2 Brokers, Private Secretary, Housewife, Judge, Theatre Owner, Attorney, Secretary of Company, Executive, Retired, Manufacturer, Merchant; 51 names not given	1,714,883
\$15,000 to \$20,000: Francis H. Sisson, G. F. Barton, Newspaper Man, Executive, Retired, Vice President, Insurance Broker, Realtor, Housewife, Banker, 58 names not given	1,284,658
\$12,000 to \$15,000: Henry W. Thornton, J. W. Stocher, George K. Myers, Joseph Levy, Saul D. Kooke, Alfred C. DuPont, Merchant, Stock Broker; 44 names not given	832,665
\$8,000 to \$12,000: J. E. Winterhocton, Joseph Urban, Isaac Tugendrick, Fred Sirico, Harry Sunshine, Joseph Scher, Edwin E. Lion, S. E. Lebeck, Abraham Klein, M. Feder, Harry Ehrmann, C. Adams; 2 Attorneys, Jeweler, School Principal, Shoe Business, Silk Business, 4 Executives, Contractor, Butcher, Musician, Mechanical Dentist, Carpenter, Hairdresser, Tailor, Accountant, Tobacco Merchant, 4 Merchants, 7 Retired, 2 Salesmen, 3 Brokers, 2 Secretaries, 2 Realtors, 2 Managers; 147 names not given	2,019,754
\$5,000 to \$8,000: Gertrude G. Sechtman, Morris Sandzik, James F. Pershing, Delos E. Parsons, Gerhard Martens, Marcus Last, Max Kaplan, Pauline Firestone, John Parr, R. Callison, 2 Housewives, Haberdasher, Jeweler, 2 Nurses, Pharmacist, Book Business, Ball Player, 3 Merchants, Cabinet Maker, Student, Importer, Accountant, Tailor, Buyer, Petroleum Producer, Grocer, Realtor, Chemist, Physician, Contractor, Banker, 3 Managers, 2 Executives, 6 Manufacturers, 5 Brokers, 8 Salesmen, 5 Attorneys, 12 Retired; 55 names not given	786,497
\$3,000 to \$5,000: Max Zucker, Joseph H. Tolal, Henry D. Stevens, Wm. Shepherd, Monte Schiff, Morris Rothleder, Frank G. Robb, Raymond W. Pendergast, Frederick H. Nunns, Ray E. Matshak, Emil Loeb, Edwin Hotz, Jr., Jacob Goodman, Marit E. Folsom, Matthew F. Flynn, Edward M. Everts, Charles H. Engelman, A. E. Cunningham; 4 Salesmen, 5 Retired, Bookkeeper, Jobber, Storekeeper, Insurance Broker, Clerk, Housewife, Grocer, Fire Chief, Theatre Treasurer, Builder, Realtor, Designer, Proprietor, Manager, Pharmacist, 2 Physicians, 2 Merchants, 2 Executives, 2 Manufacturers; 281 names not given	1,373,016
\$250 \$2,000 claims	700,000
\$500 \$1,000 claims	531,231
Industrial: Co. No. 1, 4,284 claims	1,046,999
NIAGARA FALLS—\$732,000	
Name not given	110,000
Name not given	70,000
Name not given	10,000
\$5,000 to \$8,000: Plumber, Salesman; 1 name not given	20,681
\$3,000 to \$5,000: James S. Logan; 4 names not given	19,623
4 \$2,000 claims	8,000

6 \$1,000 claims	6,000
NORTH PELHAM—\$17,000	
Name not given	10,000
NORTHPORT—\$23,000	
\$12,000 to \$15,000: Edwin S. Hartt	10,000
Merchant	7,514
1 claim	1,000
NORTH TONAWANDA—\$225,000	
Name not given	37,000
Name not given	25,000
\$3,000 to \$5,000: 3 names not given	11,000
2 \$2,000 claims	4,000
2 \$1,000 claims	2,000
NORTH TARRYTOWN—\$32,000	
\$8,000 to \$12,000: Isaac Jaffe	5,000
Name not given	2,000
1 claim	1,000
NORWICH—\$83,000	
\$5,000 to \$8,000: Paul R. Allen	16,000
\$3,000 to \$5,000: 4 names not given	10,000
3 \$2,000 claims	6,500
4 \$1,000 claims	4,000
OLEAN—\$288,000	
Raymond B. Morris; 147,103	
\$15,000 to \$20,000: Physician; 1 name not given	33,598
Name not given	15,000
Name not given	10,000
Salesman	8,002
5 \$2,000 claims	10,517
4 \$1,000 claims	4,000
ONEIDA—\$90,000	
Name not given	10,000
\$5,000 to \$8,000: Ticket Agent, Director; 1 name not given	15,721
2 \$2,000 claims	4,000
1 claim	1,000
ONEONTA—\$129,000	
\$5,000 to \$8,000: Frank McFee; Lumber Dealer, Retired	16,591
3 \$2,000 claims	6,000
3 \$1,000 claims	3,001
ORCHARD PARK—\$59,000	
Name not given	25,830
\$20,000 to \$25,000: Nelson C. Spencer	2,600
1 claim	2,600
ORIENT—\$32,000	
Name not given	13,888
\$8,000 to \$12,000: Charles L. Young	4,197
Retired	4,197
OSSINING—\$130,000	
Physician	10,849
Name not given	5,040
3 \$2,000 claims	6,000
4 \$1,000 claims	4,000
OSWEGO—\$249,000	
\$12,000 to \$15,000: F. D. Sinclair; 1 name not given	27,412
Name not given	10,000
\$5,000 to \$8,000: Undertaker, Banker; 1 name not given	19,567
\$3,000 to \$5,000: Hannah Mahaney, Marcus E. Jones; 2 names not given	17,453
2 \$2,000 claims	4,000
2 \$1,000 claims	2,000
OYSTER BAY—\$51,000	
\$20,000 to \$25,000: 2 Brokers	40,488
Name not given	10,000
1 claim	2,500
OZONE PARK—\$29,000	
\$3,000 to \$5,000: Rose Di Maria; 1 name not given	8,000
1 claim	2,000
5 \$1,000 claims	5,335
PALMYRA—\$35,000	
Name not given	5,000
2 \$2,000 claims	4,011
2 \$1,000 claims	2,000
PARKSVILLE—\$23,000	
Name not given	20,000
PEEKSKILL—\$181,000	
Name not given	20,000
\$8,000 to \$12,000: 2 names not given	19,838
\$3,000 to \$5,000: 3 names not given	12,342
3 \$2,000 claims	6,000
2 \$1,000 claims	2,003
PELHAM—\$137,000	
\$25,000 to \$30,000: John H. Killinger	12,000
\$12,000 to \$15,000: Charles H. Irvin; 1 name not given	28,000
\$8,000 to \$12,000: 3 names not given	30,189
Name not given	8,000
\$3,000 to \$5,000: Manufacturer; 1 name not given	9,035
2 \$2,000 claims	4,000
3 \$1,000 claims	3,000
PELHAM MANOR—\$187,000	
Name not given	50,000

Impossible to Raise and Educate Children Without Insurance

NAUVOO, ILL.—My husband, Henry A. Summers died Jan. 9, 1934 after an illness of ten days of pneumonia. I was left with a family of six children, the oldest a boy of 16 years and the youngest a baby girl only five months. I was so distressed I thought now what will I do. When my father asked if Henry had insurance in good standing I was able to say yes. It had been very hard and at a great sacrifice that he had carried this insurance for us.

We bought our home, a farm of 120 acres in 1917. It was Henry's grandmother's farm which his grandfather had purchased in 1848. We had to borrow all the money on it giving a mortgage on the farm. We thought we had bought it at a reasonable price but since farming has been going back ever since we had a debt that was impossible at present prices. We had to make some improvements and had a great expense in feeding and clothing the children. So that made more debts. It was impossible to see how we could continue. Then to have the husband and father taken by death was overwhelming. He was an honest, industrious farmer.

It was up to me to carry along to provide and make a home, as the children were small I could not leave them and go get work but as the oldest three could help with chores and house work we decided to stay on the farm and invest our insurance money in the farm. Land values had decreased so since our purchase in 1917 and banks were having failures and no money paid on investments of farm mortgages. The bank agreed to make a reduction on our mortgage. We had to take all matters through court so that was expensive and just recently we received the mortgage and notes paid off by insurance money. I also have paid many small debts and have invested some of the money in another farm mortgage.

The oldest boy finished high school this June and Ruth, age 15, finished her second year in high school. Mary, age 13, wrote both seventh and eighth year finals this year. So she will be ready for high school next year. It is a great expense to send the children to high school as we live eight miles from town. Their transportation, clothing and books cost a great deal. So insurance money was used for that. If we had not of had insurance I would have had to take both children out of school.

If we had not of carried insurance our credit at the bank would not have been possible. But through Henry's honesty in all dealings the bank trusted him very far and always he did the best possible to meet his debts and obligations. It was no fault of ours that times made it impossible to keep our debts paid. And now, thank goodness, I think I will be able to start with a clean slate. We will have to work hard and by careful planning and saving I hope to raise and educate the children. It would have been impossible to have done it without insurance. This way we can keep our home and work together for our living.

I am a firm believer in insurance and have taken out insurance on myself and I intend to take insurance for my oldest boy. Keep up your insurance if you do have to sacrifice for it.—Mrs. Henry Summers.

Name not given	25,000
\$15,000 to \$20,000: 3 names not given	60,000
Name not given	12,000
PERRY—\$154,000	
Name not given	32,099
\$20,000 to \$25,000: 2 names not given	48,510
Name not given	12,129
Optometrist	6,043
\$3,000 to \$5,000: Manufacturer; 4 names not given	22,085
1 claim	2,500
2 \$1,000 claims	2,000
PITTSFORD—\$46,000	
Name not given	12,000
\$5,000 to \$8,000: 2 names not given	15,000
\$3,000 to \$5,000: 2 names not given	10,000
3 \$1,000 claims	3,000
PLATTSBURGH—\$144,000	
\$12,000 to \$15,000: Wm. B. Ragatz	31,832
Name not given	5,000
2 \$2,000 claims	4,000
4 \$1,000 claims	4,000
PLEASANT PLAINS—\$13,000	
Name not given	10,000
PLEASANTVILLE—\$46,000	
Name not given	13,000
Name not given	4,423
1 claim	1,000
PORT CHESTER—\$207,000	
Grain Dealer	35,263
Manufacturer	22,132
Name not given	16,837
Ice & Coal Dealer	10,002
1 claim	1,000
PORT JEFFERSON—\$20,000	
Name not given	15,000
1 claim	1,000
PORT JERVIS—\$84,000	
Name not given	20,000
Name not given	5,000
3 \$1,000 claims	3,000
PORT RICHMOND—\$23,000	
Name not given	6,303
Name not given	5,000
2 \$2,000 claims	4,000
PORT WASHINGTON—\$33,000	
Contractor	11,095
Name not given	5,000

NEW YORK—Continued

1 claim 2,520	Name not given..... 13,000	\$15,000 to \$20,000: 2 names	Name not given..... 100,000	\$8,000 to \$12,000: Distribu-	Name not given..... 20,000
1 claim 1,000	\$8,000 to \$12,000: Execu-	not given..... 37,081	1 claim 2,500	tor; 8 names not given 34,590	\$8,000 to \$12,000: Salesman,
POTSDAM—\$45,000	tive; 2 names not	Name not given..... 12,500	1 claim 2,000	\$5,000 to \$8,000: I. Gingold;	Sales Manager; 2 names
\$3,000 to \$5,000: 2 names	given 30,011	Name not given..... 10,000	SPEONK—\$13,000	Rabbi, Judge, Paper Deal-	not given 39,360
not given 10,000	\$3,000 to \$5,000: 3 names	Name not given..... 7,003	Name not given..... 10,000	er, Manufacturer; 5 names	\$5,000 to \$8,000: Mechanic,
1 claim 2,323	not given 15,000	\$3,000 to \$5,000: 2 names	SPRINGFIELD—\$17,000	not given 63,849	Retired; 4 names not
1 claim 7,000	1 claim 2,080	not given 7,801	Name not given..... 10,000	\$3,000 to \$5,000: Riley E.	given 37,670
POUGHKEEPSIE—\$405,000	2 \$1,000 claims..... 2,000	2 \$2,000 claims..... 4,000	1 claim 1,500	Horner, Wm. P. Clarke,	\$3,000 to \$5,000: Sales Man-
Name not given..... 25,000	SAINT ALBANS—\$41,000	2 \$1,000 claims..... 2,000	SPUTEN DUYVIL—\$28,000	G. S. Alken, Ransom A.	ager; 5 names not
\$12,000 to \$15,000: W. T.	\$8,000 to \$12,000: 2 names	SCHENECTADY—\$965,000	Name not given..... 25,000	Short, Edward A. Wil-	given 25,165
Rivenburgh..... 17,462	not given 20,000	Name not given..... 50,000	STAPLETON—\$38,000	cox, K. W. Witham,	8 \$2,000 claims..... 16,430
\$8,000 to \$12,000: 4 names	\$3,000 to \$5,000: Richard E.	\$20,000 to \$25,000: 2 names	Name not given..... 16,249	Clergyman; 29 names not	6 \$1,000 claims..... 6,000
not given 17,462	P. Wetzel; Bank Execu-	not given 46,298	1 claim 1,000	given 141,109	Industrial: Co. No. 1, 131
\$5,000 to \$8,000: Broker; 5	tive 9,389	Name not given..... 15,000	3 \$1,000 claims..... 3,000	43 \$2,000 claims..... 86,000	claims 267,829
names not given..... 35,103	1 claim 2,000	\$8,000 to \$12,000: 2 names	STATEN ISLAND—\$555,000	32 \$1,000 claims..... 32,000	TUCKAHOE—\$57,000
\$3,000 to \$5,000: 9 names	2 \$1,000 claims..... 2,024	not given 20,000	Name not given..... 34,725	Industrial: Co. No. 1, 504	\$3,000 to \$5,000: 3 names
not given 37,419	SALEM—\$27,000	\$5,000 to \$8,000: Louis W.	\$3,000 to \$5,000: 3 names	claims 106,819	not given 13,000
4 \$2,000 claims..... 8,000	Name not given..... 15,000	Killeen; Merchant 14,382	not given 10,000	Industrial: Co. No. 9, 15	2 \$2,000 claims..... 4,000
10 \$1,000 claims..... 10,000	Name not given..... 6,720	\$3,000 to \$5,000: George A.	3 \$2,000 claims..... 6,000	claims 1,915	1 claim 1,000
QUEENS VILLAGE—\$480,000	2 \$1,000 claims..... 2,000	Cassedy; Retired, Propri-	Industrial: Co. No. 1, 315	TANNERSVILLE—\$13,000	UTICA—\$1,029,000
\$8,000 to \$12,000: Architect;	SARANAC LAKE—\$34,000	etor; 8 names not	claims 70,673	Retired 10,042	\$25,000 to \$30,000: Charles
2 names not given..... 30,049	Name not given..... 10,000	given 38,817	SUFFERN—\$33,000	TARRYTOWN—\$81,000	S. Bowen
\$3,000 to \$5,000: Contractor,	Name not given..... 3,000	20 \$2,000 claims..... 40,000	\$5,000 to \$8,000: G. G.	Name not given..... 12,000	Name not given..... 25,000
Housewife; 4 names not	2 \$2,000 claims..... 4,500	19 \$1,000 claims..... 19,000	Hooper 2,701	Name not given..... 5,867	\$15,000 to \$20,000: Banker;
given 26,200	3 \$1,000 claims..... 3,000	Industrial: Co. No. 1, 373	1 claim 1,000	2 \$2,000 claims..... 4,500	1 name not given..... 31,126
1 claim 2,000	SARATOGA SPRINGS—	claims 88,994	SYOSET—\$30,000	3 \$1,000 claims..... 3,000	Name not given..... 12,421
4 \$1,000 claims..... 4,000	\$115,000	SCHENEVUS—\$23,000	Broker 25,130	TICONDEROGA—\$38,000	\$8,000 to \$12,000: Carl
Industrial: Co. No. 1, 370	Manager 17,319	Merchant 6,381	SYRACUSE—\$2,097,000	Realtor 12,351	Strauss, Saccepan Usyk;
claims 87,829	Name not given..... 5,000	1 claim 1,000	Name not given..... 60,000	Name not given..... 8,000	4 names not given..... 63,060
ROGUE—\$13,000	1 claim 1,007	SENECA FALLS—\$53,000	Roger S. Weston..... 32,500	Name not given..... 3,220	\$3,000 to \$5,000: Physician;
\$3,000 to \$5,000: 2 names	SAUGERTIES—\$81,000	\$3,000 to \$5,000: Everett	Name not given..... 30,000	3 \$1,000 claims..... 3,000	16 names not given..... 63,269
not given 10,000	Name not given..... 44,500	H. Vosburgh; 1 name	Name not given..... 30,000	TONAWANDA—\$66,000	13 \$2,000 claims..... 26,500
RHINEBECK—\$21,000	Name not given..... 21,126	not given 9,683	\$20,000 to \$25,000: 2 names	\$8,000 to \$12,000: 2 names	23 \$1,000 claims..... 23,000
\$5,000 to \$8,000: Frederick	3 \$1,000 claims..... 3,309	8 \$1,000 claims..... 8,000	not given 47,000	not given 22,000	Industrial: Co. No. 1, 363
W. Kaeb; Retired 13,204	SCARSDALE—\$369,000	SODUS—\$26,000	\$15,000 to \$20,000: 2 names	TROY—\$1,480,000	claims 95,354
RICHMOND HILL—\$610,000	Name not given..... 66,155	Physician 12,022	Name not given..... 30,000	Name not given..... 383,500	WATERFORD—\$28,000
Name not given..... 23,000	Name not given..... 50,000	Name not given..... 4,722	Name not given..... 30,000	Wm. B. Frear..... 366,910	Name not given..... 13,951
\$8,000 to \$12,000: Electrici-	Name not given..... 50,000	3 \$1,000 claims..... 3,000	\$12,000 to \$15,000: 5 names	Name not given..... 100,000	WATERPORT—\$28,000
an; 1 name not	Name not given..... 25,000	SOUTHAMPTON—\$1,050,000	not given 66,978	Name not given..... 50,000	Name not given..... 10,000
given 20,026	Name not given..... 25,000	Name not given..... 100,000		Name not given..... 30,419	Name not given..... 8,000
\$5,000 to \$8,000: 2 names				Office Manager 30,271	2 \$1,000 claims..... 2,001
not given 12,682					
\$3,000 to \$5,000: 9 names					
not given 39,000					
8 \$2,000 claims..... 16,000					
12 \$1,000 claims..... 12,000					
RIDGEWOOD—\$187,000					
Name not given..... 26,195					
2 \$1,000 claims..... 2,000					
Industrial: Co. No. 1, 640					
claims 151,347					
RIVERDALE ON HUDSON					
—\$101,000					
Name not given..... 91,172					
1 claim 2,000					
ROCHESTER—\$7,350,000					
Name not given..... 355,500					
Name not given..... 160,000					
Name not given..... 100,000					
Name not given..... 100,000					
Name not given..... 100,000					
Plumber 95,393					
Name not given..... 50,000					
Name not given..... 50,000					
Name not given..... 50,000					
Fred R. Terbrack..... 41,000					
Name not given..... 37,000					
Name not given..... 33,000					
\$20,000 to \$25,000: 11 names					
not given 272,000					
Name not given..... 20,000					
\$12,000 to \$15,000: Insur-					
ance Agent; 7 names not					
given 108,451					
\$8,000 to \$12,000: George					
E. Rhinemiller, Charles J.					
Pembroke; Secretary, Avi-					
ator; 16 names not					
given 200,818					
\$5,000 to \$8,000: Henry S.					
Northrop, Fred F. Whit-					
ing, Adrian S. Burritt;					
Contractor, 2 Manufactur-					
ers, Attorney, Broker; 7					
names not given..... 100,967					
\$3,000 to \$5,000: Apostol					
Athana, Charles M. Har-					
mon, Wm. H. O'Kane;					
Retired, Housewife; 56					
names not given..... 252,326					
61 \$2,000 claims..... 123,000					
147 \$1,000 claims..... 147,230					
Industrial: Co. No. 1, 657					
claims 131,515					
Industrial: Co. No. 9, 37					
claims 9,111					
ROCKAWAY BEACH—					
\$33,000					
\$8,000 to \$12,000: 2 names					
not given 21,292					
\$3,000 to \$5,000: 2 names					
not given 6,448					
ROCKVILLE CENTER—					
\$225,000					
Name not given..... 22,000					
Name not given..... 20,000					
Name not given..... 14,382					
\$8,000 to \$12,000: 2 names					
not given 21,599					
\$3,000 to \$5,000: 3 names					
not given 9,000					
1 claim 2,009					
2 \$1,000 claims..... 2,000					
ROME—\$282,000					
Name not given..... 44,440					
Name not given..... 20,200					
Name not given..... 7,000					
Name not given..... 5,000					
2 \$2,000 claims..... 4,000					
13 \$1,000 claims..... 13,600					
ROSLYN HEIGHTS—\$28,000					
Name not given..... 25,000					
RYE—\$212,000					
Name not given..... 50,000					
Name not given..... 50,000					
Name not given..... 30,000					

20

12

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20



20 NEW Names

12 Appointments

10 Presentations

15% SALES

Given effective methods of finding prospects
An Interview Sale that gets the appointment
And Visual Presentations that hit the spot—

We need only a man willing to put the three together out on
the street. THEN SALES JUST HAPPEN.

Records based upon weekly reports of several hundred men
now following the plan—for a total of over 6,000 weeks—over
120 years work—show that our ideal of 15% sales is none too high.

The difficulty lies in getting a man to do the "20-12-10." For
the man who will follow the plan the 15% takes care of itself.

Can you go thru motions that are sure to produce results?
If so, write

Harold J. Cummings, Vice-President

THE MINNESOTA MUTUAL LIFE INSURANCE CO.
Saint Paul

NEW YORK—Continued

WATERTOWN—\$307,000	
\$20,000 to \$25,000: Robert J. Dundon	
Name not given.....	20,000
Name not given.....	15,000
\$5,000 to \$12,000: Attorney;	
2 names not given.....	28,178
\$5,000 to \$10,000: Retired;	
Salesman.....	10,028
\$3,000 to \$5,000: 5 names	
not given.....	23,000
7 \$2,000 claims.....	15,300
12 \$1,000 claims.....	12,336
WATERLIET—\$60,000	
Name not given.....	10,000
2 \$1,000 claims.....	2,000
WAVERLY—\$52,000	
\$3,000 to \$5,000: 2 names	
not given.....	10,000
2 \$2,000 claims.....	4,594
4 \$1,000 claims.....	4,000
WEBSTER—\$23,000	
Farmer.....	8,044
1 claim.....	2,000
3 \$1,000 claims.....	3,000
WELLS BRIDGE—\$17,000	
Merchant.....	14,405
WELLSVILLE—\$71,000	
Name not given.....	13,431
\$5,000 to \$8,000: Executive;	
1 name not given.....	12,037
3 \$2,000 claims.....	6,000
3 \$1,000 claims.....	3,000
WESTBURY—\$27,000	
\$8,000 to \$12,000: 2 names	
not given.....	22,000
1 claim.....	1,001
WEST HAVERSTRAW—\$100,000	
Name not given.....	90,000
Name not given.....	5,000
WEST HEMPSTEAD—\$179,000	
Name not given.....	150,000
Name not given.....	10,000
\$3,000 to \$5,000: 2 names	
not given.....	8,000
1 claim.....	1,000
WEST NEW BRIGHTON—\$43,000	
Name not given.....	20,000
\$3,000 to \$5,000: 3 names	
not given.....	12,536
2 \$1,000 claims.....	2,000
WHITE PLAINS—\$424,000	
Manufacturer.....	82,753
Name not given.....	40,000
\$20,000 to \$25,000: 3 names	
not given.....	64,434
Name not given.....	13,000
\$8,000 to \$12,000: D. O.	
Lively; 5 names not	
given.....	60,490
\$5,000 to \$8,000: Merchant,	
Publisher; 2 names not	
given.....	26,108
\$3,000 to \$5,000: Sheriff; 3	
names not given.....	16,286
6 \$2,000 claims.....	13,200
11 \$1,000 claims.....	11,000
WHITESTONE—\$25,000	
Name not given.....	10,000
Name not given.....	5,000
2 \$1,000 claims.....	2,000
WILLIAMSVILLE—\$82,000	
Name not given.....	20,000
Name not given.....	10,000
\$3,000 to \$5,000: 2 names	
not given.....	7,000
4 \$2,000 claims.....	8,000
1 claim.....	1,009
WINDSOR—\$21,000	
\$3,000 to \$5,000: 2 names	
not given.....	10,000
2 \$1,000 claims.....	2,334
WOODHAVEN—\$254,000	
\$15,000 to \$20,000: R. R.	
Noel.....	
\$8,000 to \$12,000: 2 names	
not given.....	19,410
Name not given.....	7,000

Life Insurance Money Saves Home For Widow and Small Sons

WILMINGTON, N. C.—My husband carried \$3,500 life insurance. It enabled me to pay for my home, otherwise I would have lost it. The rest of the insurance took care of his debts and funeral expenses. I am very grateful that he was so thoughtful of his family's interest to have left the insurance. I have two boys, 11 and 9. My husband invested in this insurance for our benefit so that we would have a home when he was gone.—Mrs. W. S. Holland.

\$3,000 to \$5,000: Housewife;	
1 name not given.....	9,010
4 \$2,000 claims.....	8,000
12 \$1,000 claims.....	12,000
Industrial: Co. No. 1, 514	
claims.....	112,588
WOODMERE—\$1,248,000	
Name not given.....	500,000
Name not given.....	387,500
Name not given.....	237,000
Name not given.....	40,000
Name not given.....	20,000
Name not given.....	15,000
\$8,000 to \$12,000: Merchant;	
1 name not given.....	20,052
Name not given.....	6,559
\$3,000 to \$5,000: 6 names	
not given.....	30,000
2 \$2,000 claims.....	4,500
YONKERS—\$1,820,000	
Name not given.....	109,000

Name not given.....	70,000
Name not given.....	51,107
Name not given.....	50,000
Name not given.....	35,000
Name not given.....	33,050
Name not given.....	21,320
Name not given.....	20,000
Name not given.....	12,500
\$8,000 to \$12,000: Francis H.	
Sisson; Executive, Mes-	
senger, Contractor; 7	
names not given.....	109,877
Name not given.....	7,000
\$3,000 to \$5,000: Account-	
ant, Teacher, Executive;	
17 names not given.....	33,700
12 \$2,000 claims.....	24,000
18 \$1,000 claims.....	18,000
Industrial: Co. No. 1, 416	
claims.....	118,970
Industrial: Co. No. 9, 73	
claims.....	16,996

NORTH CAROLINA

Total Payments in State.....	\$40,500,000
Decrease in Payments in 1933.....	\$100,000
Percentage of Decrease.....	1%
Rank in Payments among States.....	21st
Rank in Population.....	12th
Payments Per Capita.....	\$12.75

AHOSKIE—\$40,000	
\$15,000 to \$20,000: James	
E. Hall.....	
\$5,000 to \$8,000: Thomas B.	
Hall.....	
1 claim.....	2,000
2 \$1,000 claims.....	2,000
ALBERMARLE—\$50,000	
\$5,000 to \$8,000: F. E.	
Starnes.....	
Name not given.....	3,000
2 \$2,000 claims.....	4,000
9 \$1,000 claims.....	9,000
ASHEBORO—\$17,000	
Name not given.....	10,000
1 claim.....	2,500
1 claim.....	1,900
ASHEVILLE—\$495,000	
Willis J. Jackson.....	50,000
Wm. D. Harris.....	40,081
\$15,000 to \$20,000: George	
Alexander.....	
\$5,000 to \$8,000: Lolan E.	
Hall; Industrialist.....	13,414
\$3,000 to \$5,000: Guy D.	
Buckner, Wm. V. Brown,	
Dorman Creech, Alex	
Kirschenbaum, Junliu J.	
Talman, J. H. Wood;	
Grocer; 2 names not	
given.....	38,978
7 \$2,000 claims.....	14,000

6 \$1,000 claims.....	6,000
Industrial: Co. No. 4, 60	
claims.....	11,445
Industrial: Co. No. 5, 10	
claims.....	2,785
BEAUFORT—\$73,000	
Name not given.....	50,000
\$8,000 to \$12,000: Wm. A.	
Mace.....	
1 claim.....	2,810
1 claim.....	1,000
BELVIDERE—\$32,000	
\$8,000 to \$12,000: Perry	
Bragg; 1 name not given	
Farmer.....	21,000
Farmer.....	5,024
BREVARD—\$17,000	
Name not given.....	10,000
BURLINGTON—\$105,000	
Name not given.....	15,000
\$3,000 to \$5,000: Prof.	
Walter M. Brown; Re-	
tired.....	7,000
1 claim.....	2,000
8 \$1,000 claims.....	8,000
Industrial: Co. No. 4, 54	
claims.....	10,867
CHAPEL HILL—\$51,000	
\$8,000 to \$12,000: Dr. Eric	
A. Abernethy.....	

\$5,000 to \$8,000: J. M. Man-	
ning.....	
\$3,000 to \$5,000: Eugene C.	
Branson; Teacher.....	14,905
1 claim.....	2,284
4 \$1,000 claims.....	4,000
CHARLOTTE—\$924,000	
\$12,000 to \$15,000: 2 names	
not given.....	27,500
\$8,000 to \$12,000: James E.	
Williamson; Robt. M.	
Sennore, Ed. S. Gillespie,	
Dr. S. B. Bivens; 3 names	
not given.....	72,000
\$5,000 to \$8,000: Bessie B.	
Robinson; Retired.....	11,659
\$3,000 to \$5,000: Ada C.	
Buck, Harvey E. Klier,	
Virgil Presnell, James D.	
Smith, James V. Starnes;	
Clerk, Retired; 9 names	
not given.....	74,836
13 \$2,000 claims.....	26,000
55 \$1,000 claims.....	55,000
Industrial: Co. No. 4, 128	
claims.....	29,644
Industrial: Co. No. 5, 26	
claims.....	7,683
Industrial: Co. No. 12, 6,007	
CHERRYVILLE—\$29,000	
Name not given.....	13,500
\$3,000 to \$5,000: Rev. Javan	
J. Beach.....	
CLAYTON—\$47,000	
D. H. McCullers.....	33,000
\$3,000 to \$5,000: Andrew L.	
Brynum.....	
3 \$1,000 claims.....	3,000
COMO—\$15,000	
\$5,000 to \$8,000: 2 Farm-	
ers.....	10,508
CONCORD—\$142,000	
Name not given.....	10,000
\$5,000 to \$8,000: Arthur B.	
Pounds; 1 name not	
given.....	12,000
1 \$2,000 claims.....	8,000
3 \$1,000 claims.....	3,000
Industrial: Co. No. 4, 97	
claims.....	23,259
Industrial: Co. No. 12, 769	
DUNN—\$27,000	
\$3,000 to \$5,000: W. H.	
Turlington, John W.	
Thornton.....	10,000
1 claim.....	2,000
1 claim.....	1,028
DURHAM—\$721,000	
El Nachamson.....	90,586
\$25,000 to \$30,000: Wm. B.	
Thacker, John V. Der-	
mott; 1 name not	
given.....	81,115
Name not given.....	18,576
Name not given.....	15,000
\$8,000 to \$12,000: Maurice	
Blumenthal, Claudius A.	
Adams; 3 names not	
given.....	49,892
\$5,000 to \$8,000: 9 names	
not given.....	20,743
\$3,000 to \$5,000: 2 names	
not given.....	10,000
11 \$2,000 claims.....	22,000
16 \$1,000 claims.....	16,000
Industrial: Co. No. 4, 139	
claims.....	33,653
Industrial: Co. No. 5, 148	
claims.....	35,812
Industrial: Co. No. 12, 818	
EDENTON—\$32,000	
\$8,000 to \$12,000: George	
E. Major.....	
Retired.....	5,088
1 claim.....	2,000
ELIZABETH CITY—\$131,000	
Name not given.....	40,000
\$12,000 to \$15,000: J. T.	
McCabe.....	
Farmer.....	3,010
4 \$2,000 claims.....	8,000
3 \$1,000 claims.....	3,056
Industrial: Co. No. 4, 12	
claims.....	3,517
ELM CITY—\$13,000	
Name not given.....	10,000
ENFIELD—\$25,000	
\$5,000 to \$8,000: Wm. A.	
McDaniel; 1 name not	
given.....	12,071
Name not given.....	4,000
1 claim.....	2,000
1 claim.....	1,000
FAYETTEVILLE—\$140,000	
\$3,000 to \$5,000: Peter Mc-	
Queen.....	
3 \$2,000 claims.....	6,500
6 \$1,000 claims.....	6,000
Industrial: Co. No. 4, 62	
claims.....	10,632
FOREST HILLS—\$82,000	
Name not given.....	80,807
FREMONT—\$18,000	
Retired.....	6,042
\$3,000 to \$5,000: Benjamin	
H. Velverton; 1 name not	
given.....	8,000
1 claim.....	1,500
GAFFNEY—\$118,000	
W. C. Thomson.....	116,000
GASTONIA—\$219,000	
Name not given.....	11,331
\$3,000 to \$5,000: Willard P.	
Wingate, Thomas H. Ty-	
son, Louis A. States; 2	
names not given.....	20,500
5 \$2,000 claims.....	10,800
10 \$1,000 claims.....	10,277

Industrial: Co. No. 4, 106	
claims.....	20,947
Industrial: Co. No. 12, 1,937	
GIBSON—\$14,000	
\$8,000 to \$12,000: Annie P.	
Wright.....	
GOLDSBORO—\$178,000	
George K. Freeman.....	88,961
\$3,000 to \$5,000: Sion A.	
Boney, Mrs. G. M. War-	
rick; 1 name not	
given.....	11,000
1 claim.....	2,000
4 \$1,000 claims.....	4,000
Industrial: Co. No. 12, 949	
GREENSBORO—\$684,000	
John E. Hardin.....	61,378
Name not given.....	50,000
\$12,000 to \$15,000: 2 names	
not given.....	28,000
\$8,000 to \$12,000: C. E.	
Fogleman, Walter P.	
Donaldson, Wm. J. Bled-	
soe; 2 names not given	
\$5,000 to \$8,000: R. H.	
Brooks; Retired.....	14,018
\$3,000 to \$5,000: Weldon W.	
Clark, J. L. Harris, Ethan	
E. Hester, Jesse R. Nance,	
John H. Price, Whit R.	
Stone, Jesse S. Trotter;	
6 names not given.....	51,000
11 \$2,000 claims.....	22,000
22 \$1,000 claims.....	22,000
Industrial: Co. No. 12, 1,479	
GREENVILLE—\$153,000	
\$8,000 to \$12,000: Benjamin	
F. Tyson, Dr. Joseph	
Dixon.....	19,000
\$5,000 to \$8,000: Wm. H.	
Hyde.....	
\$2,000 to \$5,000: 2 names	
not given.....	9,000
7 \$2,000 claims.....	14,200
3 \$1,000 claims.....	3,000
HAMILTON—\$21,000	
\$12,000 to \$15,000: Penja-	
min B. Sherrod.....	
3 \$1,000 claims.....	3,000
HARTFORD—\$130,000	
Name not given.....	95,462
\$25,000 to \$30,000: Thomas	
Nixon, Jr.....	
2 \$1,000 claims.....	2,000
HENDERSONVILLE—\$166,000	
Hestley A. Stepp.....	38,200
\$25,000 to \$30,000: Louis A.	
North.....	
\$15,000 to \$20,000: Martha	
W. Arant.....	
\$8,000 to \$12,000: Physi-	
cian; 1 name not	
given.....	21,361
Name not given.....	5,169
Name not given.....	3,000
1 claim.....	2,140
7 \$1,000 claims.....	7,000
HICKORY—\$70,000	
Name not given.....	50,000
1 claim.....	2,008
2 \$1,000 claims.....	2,000

HIGH POINT—\$431,000	
Name not given.....	136,000
Name not given.....	23,771
\$8,000 to \$12,000: George F. Wilson.....	
\$3,000 to \$5,000: Samuel L. Davis, Jr., Lee R. Cable.....	8,000
8 \$1,000 claims.....	8,301
Industrial: Co. No. 4, 44 claims.....	9,847
Industrial: Co. No. 12.....	890
HOOKERTON—\$25,000	
\$8,000 to \$12,000: Charlie H. Whitfield.....	
Name not given.....	3,611
1 claim.....	2,500
2 \$1,000 claims.....	2,000
HUDSON—\$14,000	
Name not given.....	12,500
JACKSON—\$68,000	
Name not given.....	37,500
\$12,000 to \$15,000: Dr. Lawrence E. McDaniel.....	
5 \$2,000 claims.....	11,000
1 claim.....	1,000
KINSTON—\$155,000	
Name not given.....	12,500
Name not given.....	10,900
\$5,000 to \$8,000: James H. McWenburn, James G. Dail, James E. Bowling.....	6,190
\$3,000 to \$5,000: Elbert W. Spear, Wm. Badham; 1 name not given.....	13,000
2 \$2,000 claims.....	4,600
7 \$1,000 claims.....	7,600
LA GRANGE—\$20,000	
\$3,000 to \$5,000: Charles H. Swinson, John W. Gray.....	7,843
2 \$2,000 claims.....	4,600
4 \$1,000 claims.....	4,000
LAURINBURG—\$45,000	
\$25,000 to \$30,000: N. C. Hunter.....	
1 claim.....	2,000
1 claim.....	1,000
LEAKSVILLE—\$45,000	
\$12,000 to \$15,000: J. E. Emerson.....	
Attorney.....	5,031
1 claim.....	3,744
Industrial: Co. No. 4, 70 claims.....	11,759
LENOIR—\$36,000	
Name not given.....	6,837
Name not given.....	2,000
3 \$2,000 claims.....	6,000
3 \$1,000 claims.....	3,000
LEXINGTON—\$40,000	
Name not given.....	6,952
1 claim.....	2,000
9 \$1,000 claims.....	9,000
LOUISBURG—\$100,000	
Benjamin T. Holden.....	43,000
\$8,000 to \$12,000: K. K. Allen.....	
\$3,000 to \$5,000: Farmer; 1 name not given.....	8,025
4 \$2,000 claims.....	8,000
4 \$1,000 claims.....	4,000

NORTH CAROLINA—Continued

LUMBERTON—\$35,000

Housewife 10,143
 \$3,000 to \$5,000: John D. McMillan 2,000
 1 claim 2,000
 2 \$1,000 claims 2,000

MARSHALL—\$17,000

Name not given 10,000

MAXTON—\$53,000

Name not given 13,000
 \$5,000 to \$12,000: Rufus M. Williams 8,000
 2 \$2,000 claims 4,000

MEBANE—\$19,000

Name not given 15,000
 Name not given 5,000

MONROE—\$58,000

Name not given 13,000
 Name not given 10,000
 Name not given 5,000
 2 \$2,000 claims 4,048
 2 \$1,000 claims 2,000

MOREHEAD CITY—\$53,000

Edmund H. Gorham 32,000
 1 claim 1,000

MORGANTON—\$39,000

Name not given 18,442
 1 claim 1,000

MORVEN—\$19,000

\$12,000 to \$15,000: Preston E. Ratliff 1,010
 1 claim 1,010

MOUNT OLIVE—\$42,000

Merchant 10,042
 \$5,000 to \$8,000: Merchant; 1 name not given 12,601
 \$3,000 to \$5,000: 2 names not given 10,000
 2 \$1,000 claims 2,000

NASHVILLE—\$19,000

\$3,000 to \$5,000: Milley L. Parrish; 1 name not given 10,000
 2 \$1,000 claims 3,000

NEW BERN—\$80,000

\$3,000 to \$5,000: Warden W. Gaskins; 1 name not given 6,280
 1 claim 2,000
 7 \$1,000 claims 7,000
 Industrial: Co. No. 12.. 850

NEWTON—\$54,000

\$8,000 to \$12,000: Robert L. Hewitt 3,000
 \$3,000 to \$8,000: Alonzo H. Crowell, Jacob R. Heavner 9,500
 1 claim 2,500
 4 \$1,000 claims 4,000

NORLINA—\$57,000

Name not given 25,000
 Name not given 20,000
 Hotel Proprietor 10,360
 1 claim 1,366

OXFORD—\$123,000

Name not given 15,995
 \$8,000 to \$12,000: J. F. Meadows, Wm. E. Jeffreys; Tobaccoconist 29,978
 \$3,000 to \$5,000: Kathryn Jones Medford, J. F. Hobgood; 1 name not given 11,786
 3 \$2,000 claims 6,000
 6 \$1,000 claims 6,000

PANTEGO—\$22,000

\$8,000 to \$12,000: George E. Ricks 7,170
 Farmer 7,170

PIKEVILLE—\$23,000

\$8,000 to \$12,000: Louisa Hinuant 2,000
 \$3,000 to \$5,000: Frank Dees 2,000
 1 claim 1,366

POMONA—\$21,000

\$8,000 to \$12,000: Paul C. Lindley 2,000
 \$3,000 to \$5,000: G. N. Edwards 2,000

PRINCETON—\$34,000

\$12,000 to \$15,000: N. D. Walters 7,000
 Name not given 4,000
 2 \$2,000 claims 4,000

RALEIGH—\$581,000

\$20,000 to \$25,000: J. R. Matthews; 1 name not given 50,000
 \$15,000 to \$20,000: H. C. Latta 36,314
 \$8,000 to \$12,000: Wm. B. Cobb; 1 name not given 20,502
 \$5,000 to \$8,000: Robert H. Breese; Saw Filer; 2 names not given 24,492
 \$3,000 to \$5,000: C. L. Baker; Contractor; 9 names not given 37,137
 11 \$2,000 claims 22,000
 15 \$1,000 claims 15,000
 Industrial: Co. No. 4, 110 claims 36,314
 Industrial: Co. No. 12.. 3,028

RED SPRINGS—\$53,000

Wm. E. Garrett 31,000
 Merchant 4,119
 1 \$1,000 claim 6,000

RICH SQUARE—\$19,000

\$8,000 to \$12,000: Thomas H. Peele 2,000

ROCKY MOUNT—\$253,000

Charles E. Edge 35,000
 Name not given 10,000
 Name not given 5,000
 4 \$2,000 claims 8,700
 7 \$1,000 claims 7,500
 Industrial: Co. No. 4, 80 claims 18,882
 Industrial: Co. No. 12.. 772

ROSE HILL—\$15,000

\$8,000 to \$12,000: Ward Maury 2,000

ROXBORO—\$51,000

Name not given 8,000
 \$3,000 to \$5,000: Wm. C. Watkins, Wm. T. Davis 5,942
 4 \$2,000 claims 8,000
 4 \$1,000 claims 4,603

RUTHERFORDTON—\$22,000

Name not given 10,000
 3 \$2,000 claims 6,000

SALISBURY—\$147,000

\$8,000 to \$12,000: Thomas B. Marsh 6,000
 4 \$2,000 claims 8,500
 4 \$1,000 claims 4,000
 Industrial: Co. No. 4, 89 claims 21,115
 Industrial: Co. No. 5, 35 claims 9,899
 Industrial: Co. No. 12.. 733

SANFORD—\$32,000

Name not given 5,000
 2 \$2,000 claims 4,000
 1 claim 1,000

SOUTHERN PINES—\$24,000

\$5,000 to \$8,000: Banker, Club Secretary 11,349
 2 \$2,000 claims 4,500

STATESVILLE—\$114,000

\$20,000 to \$25,000: Espy E. Little; 1 name not given 42,000
 \$3,000 to \$5,000: Wm. M. Westmoreland; 1 name not given 7,874
 4 \$2,000 claims 8,000
 3 \$1,000 claims 3,000

SWANNANOVA—\$37,000

George C. Buquo 32,500
 1 claim 1,000

TABOR—\$42,000

\$15,000 to \$20,000: David J. Hughs; 1 name not given 36,000

TARBORO—\$51,000

\$3,000 to \$5,000: Dr. Oswald H. Graham; 3 names not given 17,000
 4 \$2,000 claims 8,541
 3 \$1,000 claims 3,000

TAYLORSVILLE—\$26,000

\$5,000 to \$8,000: Thomas C. Barnes 4,000
 2 \$2,000 claims 2,000
 2 \$1,000 claims 2,000

WADESBORO—\$23,000

\$8,000 to \$12,000: Victor B. Braswell 6,524
 \$3,000 to \$5,000: Merchant; 1 name not given 6,524
 1 claim 5,000

WALNUT COVE—\$21,000

\$5,000 to \$8,000: Pinkney D. Fulk 4,500
 2 \$2,000 claims 4,500

WASHINGTON—\$89,000

\$15,000 to \$20,000: Alonzo M. Dumay 16,000
 \$3,000 to \$5,000: Rev. C. J. Edwards; 3 names not given 14,000
 7 \$2,000 claims 2,051
 2 \$1,000 claims 2,051

WEST DURHAM—\$23,000

\$15,000 to \$20,000: John C. Dalley 2,000

WHITAKERS—\$34,000

\$3,000 to \$5,000: 2 names not given 10,000
 3 \$2,000 claims 7,500
 1 claim 1,000

WILLIAMSTON—\$64,000

\$25,000 to \$30,000: Archer R. Dunning 13,317
 Attorney 1,000
 3 \$2,000 claims 6,000
 1 claim 1,000

WILLOW SPRINGS—\$16,000

Name not given 2,000
 2 \$1,000 claims 2,000

WILMINGTON—\$445,000

Thomas M. Green 105,114
 \$25,000 to \$30,000: J. Gerald Murphy 4,000
 \$15,000 to \$20,000: James S. Williams 20,057
 \$5,000 to \$8,000: Insurance Agent; 2 names not given 35,100

Able to Take Care of Young Children With Insurance

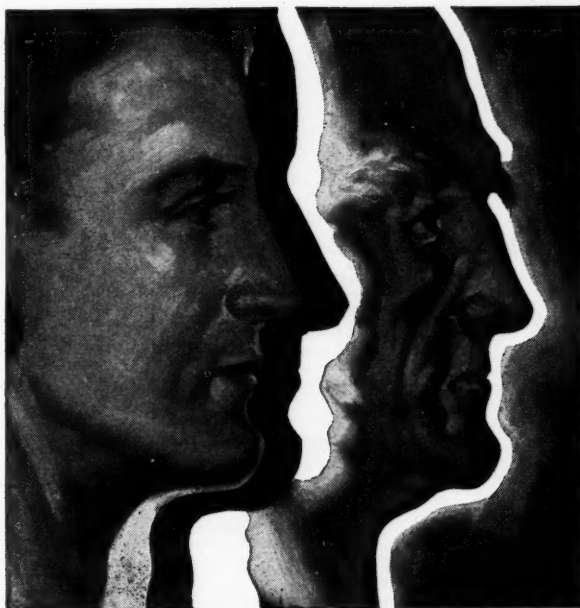
CANTON, O.—W. H. Rudolph, an insurance adjuster, left \$11,500 life insurance. His widow says: "Life insurance is a Godsend. It will enable me to take care of my two children, ages 5 and 11, until they are large enough to look after themselves. No man with a family can carry too much insurance. Words cannot really express my gratefulness for it."

\$3,000 to \$5,000: Edward O. Cotton, Carl T. Miller, Daniel R. Foster, W. S. Holland; Retired; 11 names not given 71,587
 10 \$2,000 claims 20,500
 15 \$1,000 claims 15,000
 Industrial: Co. No. 4, 119 claims 24,656
 Industrial: Co. No. 5, 14 claims 4,657
 Industrial: Co. No. 12.. 1,511

WILSON—\$187,000
 Name not given 25,000
 \$15,000 to \$20,000: Albert A. Privett; 1 name not given 40,000
 Name not given 11,000
 Name not given 6,000
 \$3,000 to \$5,000: J. J. Amerson, George W. Stanton, Lynwood K. Wilkins; 6 names not given 35,100

3 \$2,000 claims 6,000
 3 \$1,000 claims 8,000
WINSTON-SALEM—\$890,000
 Charles I. Apostle 50,000
 Name not given 45,000
 Name not given 41,932
 Name not given 30,684
 Name not given 12,500
 Name not given 9,602
 \$5,000 to \$8,000: Charles C. Taylor, G. A. Stockton, Charles W. Barbee 18,584
 \$3,000 to \$5,000: Robert A. Mills, John L. Sprinkle; Physician; 5 names not given 29,677
 17 \$2,000 claims 34,000
 15 \$1,000 claims 15,000
 Industrial: Co. No. 4, 155 claims 35,358
 Industrial: Co. No. 5, 2 claims 559
 Industrial: Co. No. 12.. 3,180

VIEWPOINT



agency understanding

Seasoned viewpoint promotes a sympathetic understanding of agency problems . . . insures harmonious relations between agent and Company.

Continental executives are familiar with every day agency problems. Their spurs were won by performance in the field.

This viewpoint, young enough to be aggressive, old enough to be conservative, has been a factor in the success of these Companies and their agents. It insures the DURABILITY of this institution.



CONTINENTAL CASUALTY ASSURANCE COMPANIES
 CHICAGO ILLINOIS

NORTH DAKOTA

Total Payments in State	\$7,400,000
Increase in Payments in 1933	\$1,100,000
Percentage of Increase	17%
Rank in Payments among States	43rd
Rank in Population	38th
Payments Per Capita	\$10.85

BISMARCK—\$138,000
\$5,000 to \$8,000: Augusta Karpen, John J. Lelf; 1 name not given. 19,228
\$3,000 to \$5,000: Greenbury A. Rawlings; 2 names not given. 10,099
7 \$2,000 claims. 14,000
3 \$1,000 claims. 5,038

BUXTON—\$22,000
Name not given. 10,360
\$3,000 to \$5,000: Leonard Hanson; 1 name not given. 7,432
1 claim. 1,000

COOPERSTOWN—\$48,000
Name not given. 38,000
Name not given. 5,000

DEVILS LAKE—\$38,000
Name not given. 25,000
Name not given. 10,000
\$5,000 to \$8,000: Farmer, Horse Dealer. 10,123
\$3,000 to \$5,000: Frank P. Clapp. 4,500
2 \$2,000 claims. 1,402
1 claim. 1,402

ELLENDALE—\$16,000
Name not given. 12,289

ENDERLIN—\$17,000
Farmer. 10,070

FARGO—\$347,000
Joseph A. Pierce. 32,046
Name not given. 30,000
\$8,000 to \$12,000: G. C. Washburn. 2,000
\$5,000 to \$8,000: James Tyrer. 35,600
\$3,000 to \$5,000: George M. Canham, Roy W. Brownson, David M. Goodall; 5 names not given. 28,000
14 \$2,000 claims. 15,000
15 \$1,000 claims. 15,000

GARKE—\$13,000
Name not given. 10,000

GRAND FORKS—\$208,000
\$15,000 to \$20,000: 2 names not given. 38,965
Name not given. 10,000
\$5,000 to \$8,000: Sam J. Bergman; Director; 1 name not given. 18,798
\$3,000 to \$5,000: Lewis P. Colhorn, Frank G. Hankey. 9,000
9 \$2,000 claims. 18,000
8 \$1,000 claims. 8,000

HARVEY—\$23,000
\$12,000 to \$15,000: Olaf Roble. 3,487
1 claim. 1,000

HAZEN—\$16,000
Name not given. 7,000
3 \$1,000 claims. 3,000

JAMESTOWN—\$108,000
\$8,000 to \$12,000: John B. Clabots; 1 name not given. 18,733
Name not given. 7,067
\$3,000 to \$5,000: Earl E. Ramer. 2,009
1 claim. 5,400
5 \$1,000 claims. 10,334

KELSO—\$13,000
Retired. 10,034

LISBON—\$27,000
\$3,000 to \$5,000: Christian Stalger; Manager. 7,183
1 claim. 2,000
2 \$1,000 claims. 2,010

MINOT—\$82,000
Name not given. 8,439
1 claim. 2,000
6 \$1,000 claims. 6,000

MOHALL—\$28,000
Name not given. 8,500
\$5,000 to \$8,000: Orlando C. Soberg. 4,000
2 \$2,000 claims. 4,000

Insurance Left With Companies to Provide Monthly Income

ASHTABULA, O.—Of the amount of my husband's life income, \$10,000 was left with the insurance companies, \$3,000 to be paid in \$50 monthly payments for five years, \$2,000 in a bank savings account and the remaining \$1,000 was used immediately to pay for all expenses and to clear off all debts of the estate.—Nance Worthfield.

SENTINEL BUTTE—\$18,000

\$5,000 to \$8,000: Wm. Trester. 8,026
\$3,000 to \$5,000: Farmer; 1 name not given. 8,026

VALLEY CITY—\$39,000
\$25,000 to \$30,000: Erle B. Crosby. 1,094

WILLISTON—\$27,000

\$8,000 to \$12,000: Alva J. Field. 2,000
1 claim. 1,094

OHIO

Total Payments in State	\$182,000,000
Decrease in Payments in 1933	\$10,500,000
Percentage of Decrease	5%
Rank in Payments among States	4th
Rank in Population	4th
Payments Per Capita	\$27.40

ADENA—\$17,000
Name not given. 10,000

AKRON—\$2,952,000
Name not given. 82,000
Grafton B. Davis. 57,000
Charles Mueller. 45,000
Curtis E. Brooks. 42,000
Name not given. 35,326
Name not given. 35,000
Name not given. 30,935
\$15,000 to \$20,000: Clayton W. Bedford, Alpha W. Power; 3 names not given. 91,109
\$12,000 to \$15,000: Joseph Papp, Wilford G. Gough; 2 names not given. 56,100
\$8,000 to \$12,000: Harry E. Matteson; Engineer, 4 names not given. 60,758

\$5,000 to \$8,000: 6 names not given. 50,464
\$3,000 to \$5,000: Franklin E. Ludeman, Charles W. Price, Cletus F. Mock, Sr., Harry Garman, Henry Riemenschneider, Claude R. Thrapp, Ernest M. Taylor, Ernest C. Staib, Edward W. Hawn; 23 names not given. 139,473
39 \$2,000 claims. 78,000
99 \$1,000 claims. 99,000
Industrial: Co. No. 1, 32 claims. 7,720
Industrial: Co. No. 3, 37 claims. 9,888
Industrial: Co. No. 6, 57 claims. 15,332
Industrial: Co. No. 10, 27 claims. 51,256

CANAL WINCHESTER—\$24,000
\$3,000 to \$5,000: Charles H. Crumley. 4,500
2 \$2,000 claims. 2,000
2 \$1,000 claims. 2,000

CANTON—\$1,908,000
Name not given. 85,000
Name not given. 60,000
Name not given. 50,000
Lumber Dealer. 40,096
\$20,000 to \$25,000: Wm. H. Weaver; 2 names not given. 71,391
\$15,000 to \$20,000: Wm. A. Ulrich. 30,000
\$12,000 to \$15,000: Charles A. Booth; 3 names not given. 53,335
\$8,000 to \$12,000: J. N. Remsen, Wm. H. Rudolph, Donald C. Barrick, Jr.; Vice-Pres. of Company; 2 names not given. 60,641
\$5,000 to \$8,000: Nathan P. Wright; 3 names not given. 26,068
\$3,000 to \$5,000: Olva L. Deal, Charles H. H. Rost, Arthur A. Guseett, John R. Miles, Samuel L. Correll, Gertrude L. Bott; Steel Roller Helper, Attorney; 9 names not given. 69,594
21 \$2,000 claims. 42,000
36 \$1,000 claims. 36,000
Industrial: Co. No. 1, 48 claims. 14,660
Industrial: Co. No. 3, 21 claims. 4,670
Industrial: Co. No. 6, 2 claims. 525

ALLIANCE—\$270,000
Name not given. 10,000
\$5,000 to \$8,000: Evan T. Jones. 3,012
8 \$2,000 claims. 16,700
17 \$1,000 claims. 17,200

ARCANTUM—\$28,000
\$3,000 to \$5,000: Charles F. Williams, John Beecher; 2 names not given. 17,763
2 \$1,000 claims. 2,000

ARCHBOLD—\$26,000
Name not given. 11,140
\$3,000 to \$5,000: Clarence Rupp; 1 name not given. 10,000

ASHLAND—\$66,000
Name not given. 26,000
\$3,000 to \$5,000: Salesman, Banker; 2 names not given. 17,046
3 \$2,000 claims. 6,500
7 \$1,000 claims. 7,000

ASHTABULA—\$216,000
Name not given. 15,949
\$5,000 to \$8,000: Alfred J. Soderman, Roy L. Silvieus; 1 name not given. 18,270
10 \$2,000 claims. 20,000
16 \$1,000 claims. 16,000
Industrial: Co. No. 10, 99 claims. 17,917

ATHENS—\$108,000
\$3,000 to \$5,000: A. G. Matthews. 10,000
10 \$1,000 claims. 10,000
Industrial: Co. No. 10, 146 claims. 20,705

ATWATER—\$39,000
\$12,000 to \$15,000: Edgar A. Loomis. 9,320
3 \$1,000 claims. 3,000

BARBERTON—\$194,000
\$5,000 to \$8,000: Carl E. Ritzma. 6,000
\$3,000 to \$5,000: Wm. R. Stahl, Wm. Flavel. 10,000
10 \$1,000 claims. 4,493

BELLAIRE—\$95,000
\$3,000 to \$5,000: Lawrence H. Grella, George Kallit; Merchant, Employee. 13,034
2 \$2,000 claims. 6,000
3 \$1,000 claims. 3,000

BELLEFONTAINE—\$175,000
Name not given. 70,000
\$3,000 to \$5,000: Thomas C. Morrow, Muncie J. Hoylman; 1 name not given. 11,000

3 \$2,000 claims. 6,000
5 \$1,000 claims. 5,000

BELLE VALLEY—\$14,000
Name not given. 8,000
2 \$1,000 claims. 2,000

BELPRE—\$17,000
Retired. 10,099

BEXLEY—\$65,000
Name not given. 10,000
1 claim. 2,000
1 claim. 1,000

BOARDMAN—\$62,000
Name not given. 45,000
Name not given. 10,000
\$3,000 to \$5,000: Charles A. I. Miles. 2,000

BRYAN—\$56,000
\$3,000 to \$5,000: Frank W. Radabaugh; 1 name not given. 9,200
2 \$1,000 claims. 2,000

BUCKRUS—\$266,000
Robert S. Carroll. 88,000
\$15,000 to \$20,000: Charles W. Kern. 5,427
\$3,000 to \$5,000: 5 names not given. 22,934
9 \$2,000 claims. 19,000
11 \$1,000 claims. 11,000

CADIZ—\$41,000
Name not given. 7,000
\$3,000 to \$5,000: Rupert R. Beetham. 2,000
1 claim. 8,000
8 \$1,000 claims. 8,000

CAMBRIDGE—\$190,000
\$5,000 to \$8,000: Melville B. Warden, Allen C. Logan; County Auditor; 1 name not given. 20,614
4 \$2,000 claims. 8,519
6 \$1,000 claims. 6,000
Industrial: Co. No. 10, 23 claims. 3,649

CANAL WINCHESTER—\$24,000
\$3,000 to \$5,000: Charles H. Crumley. 4,500
2 \$2,000 claims. 2,000
2 \$1,000 claims. 2,000

CANTON—\$1,908,000
Name not given. 85,000
Name not given. 60,000
Name not given. 50,000
Lumber Dealer. 40,096
\$20,000 to \$25,000: Wm. H. Weaver; 2 names not given. 71,391
\$15,000 to \$20,000: Wm. A. Ulrich. 30,000
\$12,000 to \$15,000: Charles A. Booth; 3 names not given. 53,335
\$8,000 to \$12,000: J. N. Remsen, Wm. H. Rudolph, Donald C. Barrick, Jr.; Vice-Pres. of Company; 2 names not given. 60,641
\$5,000 to \$8,000: Nathan P. Wright; 3 names not given. 26,068
\$3,000 to \$5,000: Olva L. Deal, Charles H. H. Rost, Arthur A. Guseett, John R. Miles, Samuel L. Correll, Gertrude L. Bott; Steel Roller Helper, Attorney; 9 names not given. 69,594
21 \$2,000 claims. 42,000
36 \$1,000 claims. 36,000
Industrial: Co. No. 1, 48 claims. 14,660
Industrial: Co. No. 3, 21 claims. 4,670
Industrial: Co. No. 6, 2 claims. 525

CINCINNATI—\$18,182,000
Name not given. 525,000
Name not given. 250,000
Name not given. 135,000
Name not given. 171,500
Name not given. 162,062
Name not given. 119,143
Howard E. Metzger. 115,000
Name not given. 97,695
Name not given. 90,000
Name not given. 90,000
Name not given. 56,000
Kenneth F. Williams. 54,000
Name not given. 52,000
Harry Donnelly. 50,000
Name not given. 50,000
Name not given. 45,000
Name not given. 42,081
Name not given. 41,506
Carl F. Meinken. 40,504
Name not given. 40,000
Name not given. 39,000
Name not given. 38,500
Name not given. 38,502
Name not given. 30,430
Proprietor. 30,000
Name not given. 30,000
Name not given. 30,000
Name not given. 28,000
\$20,000 to \$25,000: 7 names not given. 132,163
\$15,000 to \$20,000: Wm. Reiser; 9 names not given. 184,075
\$12,000 to \$15,000: Charles C. Grant; Will F. Finch, Joseph R. Deins; Manufacturer; 13 names not given. 255,193
\$8,000 to \$12,000: Benjamin Foster, Aaron Levine, Howard J. Herrlinger; Ferry Owner, Publisher, Retired; 24 names not given. 308,095
\$5,000 to \$8,000: Raymond Von Wahlde, Judson D. Stone, Martin Murphy, Charles Maisel, David M. Allen, Charles C. Aber; 2 Retired, Dentist, Pharmacist, Oil Dealer; 11 names not given. 145,635
\$3,000 to \$5,000: Elgie F. Yetter, Henry Waldvogel.

Industrial: Co. No. 10, 147 claims. 25,161

CARDINGTON—\$15,000
Name not given. 9,596
1 claim. 1,000

CELINA—\$50,000
\$8,000 to \$12,000: Josephine A. Pfister. 3,000
\$3,000 to \$5,000: Leonard Wise, Clement L. Hainline. 8,000
2 \$2,000 claims. 4,000
2 \$1,000 claims. 2,000

CHAGRIN FALLS—\$52,000
\$5,000 to \$8,000: Georgiana A. Carey. 3,000
4 \$2,000 claims. 8,000
6 \$1,000 claims. 6,000

CHARDON—\$26,000
Name not given. 5,000
1 claim. 2,045
5 \$1,000 claims. 5,000

CHILLICOTHE—\$202,000
Name not given. 20,000
\$8,000 to \$12,000: John E. Hess; 1 name not given. 23,140
Salesman. 6,525
\$3,000 to \$5,000: John W. Anderson, Wm. Edwards; 1 name not given. 12,052
7 \$2,000 claims. 14,000
7 \$1,000 claims. 7,000
Industrial: Co. No. 10, 270 claims. 35,647

CINCINNATI—\$18,182,000
Name not given. 525,000
Name not given. 250,000
Name not given. 135,000
Name not given. 171,500
Name not given. 162,062
Name not given. 119,143
Howard E. Metzger. 115,000
Name not given. 97,695
Name not given. 90,000
Name not given. 90,000
Name not given. 56,000
Kenneth F. Williams. 54,000
Name not given. 52,000
Harry Donnelly. 50,000
Name not given. 50,000
Name not given. 45,000
Name not given. 42,081
Name not given. 41,506
Carl F. Meinken. 40,504
Name not given. 40,000
Name not given. 39,000
Name not given. 38,500
Name not given. 38,502
Name not given. 30,430
Proprietor. 30,000
Name not given. 30,000
Name not given. 30,000
Name not given. 28,000
\$20,000 to \$25,000: 7 names not given. 132,163
\$15,000 to \$20,000: Wm. Reiser; 9 names not given. 184,075
\$12,000 to \$15,000: Charles C. Grant; Will F. Finch, Joseph R. Deins; Manufacturer; 13 names not given. 255,193
\$8,000 to \$12,000: Benjamin Foster, Aaron Levine, Howard J. Herrlinger; Ferry Owner, Publisher, Retired; 24 names not given. 308,095
\$5,000 to \$8,000: Raymond Von Wahlde, Judson D. Stone, Martin Murphy, Charles Maisel, David M. Allen, Charles C. Aber; 2 Retired, Dentist, Pharmacist, Oil Dealer; 11 names not given. 145,635
\$3,000 to \$5,000: Elgie F. Yetter, Henry Waldvogel.

The Columbus Mutual

OFFERS

First—LOW COST INSURANCE TO SELL.

Second—LIBERAL COMMISSIONS FOR SELLING IT.
(An Unusual Combination)

Third—IDEAL WORKING CONDITIONS.

Vested Renewals—
Unrestricted Territory—
Automatic Promotion—
Equality of Opportunity—
The Right to Build Your Own Agency—
No one to interfere, dictate or coerce—
Every influence helpful, inspirational—
Reward determined not by chance, by guess,
or by favoritism, but by results—
The larger the production, the higher the rate
of compensation—

You do not have to fight for a better contract—
You rise to your rightful level without let or hindrance.

THE COLUMBUS MUTUAL LIFE
INSURANCE COMPANY
COLUMBUS, OHIO

Pays \$741 in Premiums—\$2,100 Paid For Disability, \$5,000 at Death

CLEVELAND.—Emanuel Waldman was insured for \$5,000 by the Columbus Mutual Life in 1927. The policy had a disability clause. The premium on this policy was \$247. On Jan. 1, 1930, Mr. Waldman became totally disabled. The result is summarized as follows: Mr. Waldman paid three premiums, for the years 1927, 1928 and 1929, aggregating about \$741. The Columbus Mutual paid in disability benefit in 1931, 1932 and 1933 an aggregate of about \$2,100. They also paid his premiums for four years, each of \$247, aggregating about \$988. He died in June of 1933 and his widow received \$5,000.

Mr. Waldman was a cigar salesman and the life insurance paid whatever debts there were and funeral expenses. He had no estate left except a house in which they had lived. There is still a mortgage on the house. The life insurance enabled his widow to live as heretofore as there were no children. The widow certainly has a very high regard for life insurance.—Solomon Ulmer.

Insurance Money Pays Up Debts and for Remodeling Home

CARROLLTON, ILL.—My sister and I were the beneficiaries of the insurance of my father, Edgar L. Davis. We received about \$4,421.

My father was in the hardware business just before his death. Before that he was in the dry goods and shoe business for a good many years. He helped in all community affairs and was a member of the Carrollton school board.

I can't begin to tell you all the good the insurance money was in helping pay debts. For about two or three years before his death it was a puzzle as to whether my sister and I could keep up the payments on his insurance or not. He owned a building on the west side of the square and the home in which I live now. We had the post office in our building up to two years ago and then they built a government office here. When they moved out our building hardly paid expenses. We tried to pay his premiums out of the rent from the building but couldn't do it. So didn't know what to do but to pay it out of our own money. I had to borrow on two of my policies and Dorothy had to put a lot of money in so that we could pay the taxes, insurance on the building and the home.

We owed about \$2,800 to the bank here when he died and the money paid all of that and all of his funeral expenses and other debts he owed. We also had enough money to fix the upstairs of our home into an apartment which we are renting now, which helps to keep up the repairs and painting of the house. If dad had not had any insurance we would have had to turn the building over to the bank and might have lost our home too.

I have carried from \$5,000 to \$10,000 ever since I have been in business here which has been nine years and I think that it is very fine and the only thing for a man to do. I have a family of a wife and three boys. Carry insurance on all the boys and the wife too. Wouldn't be without insurance. Hope that I will live to have several of my policies mature.—Kenneth G. Davis.

OHIO—Continued

A. H. Teepe, Wm. C. Strahley, Wm. R. Stine, W. H. Shafer, John Ruebel, Lot Rose, D. G. Puterbaugh, Charles D. Peters, Leonard Orzechowski, Kuntz O. Nyman, John J. Mullen, Edward P. Mitchell, Burdette F. Maue, Harry McCafferty, Jr., Harry J. Levi, Edmund Holmes, Roy S. Groves, Louis F. Giebel, Geo. C. Corman, George M. Atwell; Supervisor, Bank Teller, Public Accountant, Salesman; 44 names not given.....290,599
101 \$2,000 claims.....202,000
266 \$1,000 claims.....266,000
Industrial: Co. No. 1, 441 claims.....90,368
Industrial: Co. No. 4, 104 claims.....27,722
Industrial: Co. No. 6, 198 claims.....31,613
Industrial: Co. No. 10, 2,076 claims.....309,548

CIRCLEVILLE—\$94,000

\$8,000 to \$12,000: Charles M. L. Lister; 1 name not given.....25,045
\$3,000 to \$5,000: Joseph M. Bell; Housewife; 1 name not given.....12,878
4 \$2,000 claims.....8,000
10 \$1,000 claims.....10,000

CLEVELAND—\$19,350,000

George Earl Randles.....325,000
Name not given.....328,523
Name not given.....150,000
John MacGregor.....99,700
Name not given.....76,000
Emory L. Dial.....61,950
Oscar L. Gaede.....60,000
Company Owner.....\$51,000
Emory L. Dial.....47,500
Irving Noonan.....42,000
Name not given.....41,000
Name not given.....40,500
Company President.....40,312
Floyd A. Deahl.....33,000
\$25,000 to \$30,000: Retired
1 name not given.....54,584
\$20,000 to \$25,000: Electrician; 4 names not given.....110,531
\$15,000 to \$20,000: Charles A. Smyth, Max Prochaska; Executive; 7 names not given.....177,865
\$12,000 to \$15,000: Wm. H. Holtz, Harry L. Haber, Henry C. Beckwith; 8 names not given.....151,317
\$8,000 to \$12,000: Lyman B. Walker, Benjamin Sawlaw, Richard H. Morrow,

Michael McNamara, Milton K. Einstein, Amy Bruell; Retired, Executive; 20 names not given.....285,088
\$5,000 to \$8,000: Randolph Z. Kirk, Eugene T. Ireland, David C. Haber, Peter Ferenczy, John Dukat, Albert Boczek, Charles E. Adams; Teacher, Chemist, Gas Station Owner, Merchant, Lithographer; 10 names not given.....138,048
\$3,000 to \$5,000: Elmore H. Wilcox, Harry S. Weidenthal, Frank E. West, Orange T. Weatherbee, Emanuel Waldman, George V. Steenbergh, Frank J. Tully, John H. Taylor, William A. Steinbrenner, John H. Schultz, Samuel Schaffner, Stephen G. Rusk, Bohumil J. Rumpik, Margaret F. Rossiter, Wm. A. Roller, James P. Paya, Charles L. Fato, George M. North, Roy C. Norris, Peter Nemet, Valentine Miller, John Marinc, Frank A. McCaffrey, Philip G. Linn, Bennie Lesser, Arthur J. Krush, Clarence H. Kraus, Maggie W. Kirby, Frank W. Howard, Lucius I. Holt, Anastose Doaga, Augustus H. Deville, Tony Decheek, George A. Coulton, John F. Brickman, Wm. L. Brady, Aaron Ballonoff; Executive, Watchman, Electrician, Music Teacher, Bank Teller, Dentist; 45 names not given.....348,993
161 \$2,000 claims.....323,300
319 \$1,000 claims.....319,000
Industrial: Co. No. 1, 775 claims.....211,412
Industrial: Co. No. 3, 222 claims.....57,880
Industrial: Co. No. 4, 106 claims.....40,549
Industrial: Co. No. 7, 40 claims.....6,663
Industrial: Co. No. 10, 1,084 claims.....238,003
Industrial: Co. No. 11, 19,559

CLEVELAND HEIGHTS—\$2,147,000

Name not given.....380,000
Name not given.....239,000
Name not given.....169,544
Samuel Malbin.....166,000
Name not given.....141,000
Name not given.....129,790
Name not given.....127,100

Name not given.....90,000
Ulysses M. Bachman.....59,000
Name not given.....42,000
Trevor P. Jones.....37,888
Name not given.....30,000
Name not given.....26,600
\$20,000 to \$25,000: 2 names not given.....48,901
\$15,000 to \$20,000: Thomas R. Nolan; 1 name not given.....40,000
\$12,000 to \$15,000: 2 names not given.....28,500
\$8,000 to \$12,000: Retired; 4 names not given.....49,035
\$5,000 to \$8,000: Charles M. Dorris; 3 names not given.....27,175
\$3,000 to \$5,000: Harry C. Lynch; Merchant; 13 names not given.....59,308
10 \$2,000 claims.....20,000
18 \$1,000 claims.....18,000

CLYDE—\$36,000

\$3,000 to \$5,000: Harry Warman; 1 name not given.....6,000
1 claim.....2,000
4 \$1,000 claims.....4,000

COLUMBUS—\$7,862,000

Name not given.....187,000
Executive.....106,159
Charles Zimmerman.....74,070
Executive.....57,039
Cyril B. Harpster.....51,500
Fosa A. Lambert.....44,450
Frank M. Long.....41,500
Name not given.....37,500
Jay K. Stewart.....34,000
Name not given.....32,050
Name not given.....30,000
\$25,000 to \$30,000: Wm. Joyce; 2 names not given.....70,962
\$20,000 to \$25,000: Daniel Carroll, David C. Hornbeck, Wm. I. Winegarner; Sales Manager, 8 names not given.....277,353
\$15,000 to \$20,000: James A. Berry, Daniel Fraser, Louis E. Topper; Manufacturer; 4 names not given.....150,481
\$12,000 to \$15,000: Albert A. Penker; Salesman; 7 names not given.....124,623
\$8,000 to \$12,000: Wm. S. Mayes, Charles R. Cassidy; 11 names not given.....135,963
\$5,000 to \$8,000: Harry E. Stewart, John W. Kaufman, Frank A. Kaiser, Charles E. Cogger, George F. Franz, Frank H. Schille, Sam Ruttenberg, Roscoe Dixon, Frederick E. Compton; Bank Executive; 7 names not given.....109,815
\$3,000 to \$5,000: Robert H. Day, John T. Gale, Wm. C. Gager, Charles E. Friedenbergh, Charles E. Eckhart, Walter King, David Quick, George I. Nussbaum, Joseph F. Miles, Samuel A. Hudson, Orville C. Jordan, Marshall C. Matthews, John E. McLaughlin, Almazan K. McCreight, Charles G. Thompson, George B. Turley, Christian Wucher, Leo J. Schlaechter, Orville W. Johnson, Joseph F. Burkley, Robert B. Drury, Fred S. Hatch, Charles H. Doughty, Franklin J. Hendrix, Anna U. Boyd; Teacher; 2 Retired; 41 names not given.....292,297
109 \$2,000 claims.....218,000
197 \$1,000 claims.....197,000
Industrial: Co. No. 1, 55 claims.....11,890
Industrial: Co. No. 3, 51 claims.....8,520
Industrial: Co. No. 4, 85 claims.....25,208
Industrial: Co. No. 6, 73 claims.....18,556
Industrial: Co. No. 10, 854 claims.....138,514
Industrial: Co. No. 11, 10,954

COSHOCTON—\$134,000

Name not given.....40,000
Name not given.....23,982
Name not given.....11,991
Name not given.....5,000
3 \$2,000 claims.....6,000
5 \$1,000 claims.....5,000

CRESTLINE—\$52,000

Name not given.....10,000
5 \$2,000 claims.....10,000
5 \$1,000 claims.....5,000

CUYAHOGA FALLS—\$67,000

Name not given.....6,500
\$3,000 to \$5,000: George F. Morgan, Charles R. Crossland.....6,200
2 \$2,000 claims.....4,500
5 \$1,000 claims.....5,000

DAYTON—\$5,700,000

Harry E. Pence.....941,807
Charles M. Deger.....88,000
Name not given.....75,000
Retail Dealer.....39,442
Name not given.....30,000
Name not given.....30,000
\$25,000 to \$30,000: 2 names not given.....54,270
\$20,000 to \$25,000: Mar-



School days will soon be here again. Arrange now for financing your children's higher education, which means so much to their future happiness.

cellus S. Benn; 3 names not given.....94,000
\$15,000 to \$20,000: Dwight G. Estabrook, Walter P. Hoffman; 1 name not given.....94,000
\$8,000 to \$12,000: Hugh M. Elmendorf, Rev. Joseph N. Kock, Karl A. Gerat; Executive; 10 names not given.....140,438
\$5,000 to \$8,000: Physicist; 4 names not given.....30,505
\$3,000 to \$5,000: Wilbur R. Herby, Dr. Emory F. McSherry; Attorney; 17 names not given.....84,124
32 \$2,000 claims.....66,000
84 \$1,000 claims.....84,000
Industrial: Co. No. 1, 99 claims.....23,821
Industrial: Co. No. 6, 58 claims.....12,717
Industrial: Co. No. 10, 390 claims.....67,539

DELANE—\$96,000

\$8,000 to \$12,000: Telegrapher; 1 name not given.....18,027
\$5,000 to \$8,000: Edwin L. Heinsohn; 1 name not given.....11,197
\$3,000 to \$5,000: Edward M. Kehnast; 1 name not given.....8,026
5 \$2,000 claims.....11,000
3 \$1,000 claims.....3,000

DELAWARE—\$99,000

Name not given.....31,044
3 \$2,000 claims.....6,038
6 \$1,000 claims.....6,000

DESHLER—\$17,000

Name not given.....10,000

DOVER—\$80,000

\$3,000 to \$5,000: 2 names not given.....10,000
2 \$2,000 claims.....4,000
2 \$1,000 claims.....2,031

DOYLESTOWN—\$36,000

Name not given.....27,000
1 claim.....2,029
3 \$1,000 claims.....3,000

DRESDEN—\$23,000

Name not given.....10,000
4 \$1,000 claims.....4,638

E. CLEVELAND—\$315,000

Name not given.....30,325
Name not given.....17,000
\$8,000 to \$12,000: D. C. Arter; 1 name not given.....19,000
\$5,000 to \$8,000: Edwin L. Heinsohn; 1 name not given.....11,197
\$3,000 to \$5,000: 2 names not given.....10,000
3 \$2,000 claims.....6,200
12 \$1,000 claims.....12,000

EAST LIVERPOOL—\$240,000

\$12,000 to \$15,000: Roy Rinehart
\$8,000 to \$12,000: Fred G. Porter
\$3,000 to \$5,000: 2 names not given.....6,000
4 \$2,000 claims.....8,000
11 \$1,000 claims.....11,000
Industrial: Co. No. 10, 170 claims.....28,319
Industrial: Co. No. 11, 6,906

ELYRIA—\$390,000

Name not given.....100,000
Name not given.....50,000
Name not given.....25,000
Name not given.....17,000
\$5,000 to \$8,000: Banker; 1 name not given.....11,368
\$3,000 to \$5,000: Elmer M. Rice; 1 name not given.....9,088
5 \$2,000 claims.....10,000
7 \$1,000 claims.....7,000

FINDLAY—\$145,000

\$3,000 to \$5,000: Melvin C. Mathews, Harlan S. Lawrence; Accountant; 1 name not given.....18,059
3 \$2,000 claims.....6,000
5 \$1,000 claims.....5,230

FOSTORIA—\$146,000

\$8,000 to \$12,000: Horace O. Ahlemuis
\$3,000 to \$5,000: Mahlon M. Carr
5 \$2,000 claims.....10,000
10 \$1,000 claims.....10,000
Industrial: Co. No. 10, 163 claims.....29,094

FREMONT—\$181,000

Name not given.....50,000
\$25,000 to \$30,000: Robert H. Taylor
Name not given.....24,655
Executive.....7,167
Executive.....5,000
5 \$2,000 claims.....10,000
13 \$1,000 claims.....13,000

GALION—\$101,000

Name not given.....24,000
\$15,000 to \$20,000: Edwin W. Seemann
2 \$2,000 claims.....4,500
7 \$1,000 claims.....7,000

GALLIPOLIS—\$92,000

Name not given.....5,000
6 \$2,000 claims.....12,400
5 \$1,000 claims.....5,000

GARRETSVILLE—\$63,000

Earl C. Chapman.....60,000

SUCCESS.. Can Be Assured

MEN WHO ARE WILLING TO WORK a few hours each day and who are willing to follow a definite but simple plan, may now be sure of attaining real success.

Two men in Michigan decided to adopt this new method of selling and to work jointly. Here is the record of their production during their first month:

53 applications for the month. A fraction over two applications for each working day.

An average of two applications were obtained from every three interviews.

Total production during the first month was \$102,030.

100% of the policies sold by the new method were delivered and paid-for as soon as they were issued.

This new plan will work for those who are willing to work the plan.

**THE OHIO STATE LIFE
INSURANCE COMPANY**
COLUMBUS, OHIO

OHIO—Continued

GENEVA—\$42,000	
\$3,000 to \$5,000: Clarence Potter; 1 name not given	8,000
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,000
GRANVILLE—\$32,000	
\$3,000 to \$5,000: Era Z. Perry, Wm. H. Kussmaul, Charles K. Conard.....	10,873
2 \$2,000 claims.....	4,000
3 \$1,000 claims.....	3,000
GREENSBURG—\$36,000	
Name not given.....	21,000
Name not given.....	10,000
GREENVILLE—\$33,000	
\$12,000 to \$15,000: Julia C. Minnich	2,000
2 \$2,000 claims.....	1,000
HAMILTON—\$450,000	
\$8,000 to \$12,000: 2 names not given.....	20,000
Proprietor.....	5,034
\$5,000 to \$5,000: George Wirtz	8,000
4 \$2,000 claims.....	24,200
Industrial: Co. No. 10, 169	28,071
HARROD—\$17,000	
\$8,000 to \$12,000: Ernest C. Baird	1,000
HUDSON—\$102,000	
Name not given.....	50,000
Name not given.....	37,500
2 \$2,000 claims.....	4,000
1 claim.....	1,000
IBRONTON—\$102,000	
\$8,000 to \$12,000: Butcher, Executive; 1 name not given.....	28,085
6 \$1,000 claims.....	6,010
Industrial: Co. No. 2, 3	81
JACKSON—\$465,000	
Name not given.....	40,000
Name not given.....	37,399
Louis T. Fenning.....	36,400
Name not given.....	10,000
Name not given.....	6,000
\$3,000 to \$5,000: James E. McGhee; Sales Manager; 1 name not given.....	12,441
4 \$2,000 claims.....	8,000
6 \$1,000 claims.....	6,000
JACKSON CENTER—\$24,000	
\$8,000 to \$12,000: George W. Moodie	2,000
1 claim.....	1,000

JEFFERSON—\$20,000

Name not given.....	5,000
1 claim.....	2,299
3 \$1,000 claims.....	5,007

KENTON—\$65,000

\$3,000 to \$8,000: Carlos W. Faulkner	3,000
2 \$2,000 claims.....	6,048
4 \$1,000 claims.....	4,000

KINGS MILLS—\$104,000

Name not given.....	100,000
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LAKEWOOD—\$1,200,000

Name not given.....	75,000
Name not given.....	30,000
\$25,000 to \$30,000: Executive, Engraver.....	53,126

\$20,000 to \$25,000: 2 names not given.....	50,000
Name not given.....	20,000
\$12,000 to \$15,000: Mike Kosko; 2 names not given.....	37,478

\$8,000 to \$12,000: 4 names not given.....	37,732
\$5,000 to \$5,000: 3 names not given.....	19,692

\$3,000 to \$5,000: Robert S. Breckenridge, John F. Bruce, Henry C. Fricker, Frank L. Thurber, Warner H. Sullivan, Geo. H. Ball; 10 names not given.....	65,032
14 \$2,000 claims.....	28,000
31 \$1,000 claims.....	31,000

LANCASTER—\$186,000

\$15,000 to \$20,000: Albert G. Bauman	5,000
\$5,000 to \$8,000: John D. Stuter	8,000

\$8,000 to \$5,000: Orley R. Kiegel	8,274
Industrial: Co. No. 10, 118	21,077

LEIPSIK—\$36,000

4 \$2,000 claims.....	8,000
4 \$1,000 claims.....	4,500

LE ROY—\$38,000

Name not given.....	23,775
Name not given.....	10,000

LIMA—\$558,000

Henry R. Wemmer.....	100,000
Name not given.....	75,000
\$25,000 to \$30,000: 2 names not given.....	53,000

Name not given.....	12,832
\$8,000 to \$12,000: Gardner; 2 names not given.....	32,051
\$5,000 to \$8,000: Edwin L. Malone; 1 name not given.....	13,634

\$3,000 to \$5,000: Frank W. Holmes, Laura L. Herr, Roy Heap, Dave Der-ringer, Archibald C. Adams, Louis C. Naas; Physician; 7 names not given.....	57,482
13 \$2,000 claims.....	26,000
24 \$1,000 claims.....	24,000
Industrial: Co. No. 10, 264	44,793

LOGAN—\$75,000

\$8,000 to \$12,000: Physi-cian; 1 name not given.....	20,045
1 claim.....	2,050
3 \$1,000 claims.....	3,000

LONDON—\$48,000

Name not given.....	10,000
\$5,000 to \$8,000: Morton B. Shaffer	3,000
\$3,000 to \$5,000: Im M. Bradley	4,000

LORAIN—\$475,000

Name not given.....	16,500
\$8,000 to \$12,000: August Ryll	6,000
Name not given.....	3,000

8 \$2,000 claims.....	16,000
20 \$1,000 claims.....	20,000
Industrial: Co. No. 3, 14	2,899
Industrial: Co. No. 10, 49	9,082

Loudonville—\$26,000

Name not given.....	4,000
2 \$2,000 claims.....	4,500
3 \$1,000 claims.....	3,000

LOUISVILLE—\$29,000

\$3,000 to \$5,000: Austin Palmer; 1 name not given.....	8,000
2 \$2,000 claims.....	4,000
3 \$1,000 claims.....	3,000

LYNDHURST—\$27,000

Dealer.....	22,019
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MADEIRA—\$232,000

Name not given.....	225,000
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MANSFIELD—\$381,000

\$12,000 to \$15,000: Walter C. Kramer	5,000
\$5,000 to \$8,000: George B. Smith, Wm. C. Brown; 1 name not given.....	20,135
\$3,000 to \$5,000: 4 names not given.....	18,152

13 \$2,000 claims.....	26,000
23 \$1,000 claims.....	23,000
Industrial: Co. No. 10, 153	

Name not given.....

Name not given.....	20,000
1 claim.....	2,500
2 \$1,000 claims.....	2,000

MIDDLEFIELD—\$33,000

Name not given.....	20,000
1 claim.....	2,500
2 \$1,000 claims.....	2,000

MIDDLETOWN—\$330,000

\$12,000 to \$15,000: Howard A. Wilson	10,640
Name not given.....	6,400
\$3,000 to \$5,000: Joseph M. Babington, Abner S. Estes, Harry B. Robinson; 1 name not given.....	16,000

2 \$2,000 claims.....	4,000
21 \$1,000 claims.....	21,000
Industrial: Co. No. 10, 29	52,590

MINSTER—\$89,000

\$15,000 to \$20,000: Rudolph A. Rulmann; 1 name not given.....	39,000
Physician.....	5,021
\$3,000 to \$5,000: Frank J. Brinkman, Edward J. Steinemann; 1 name not given.....	10,157

MONROEVILLE—\$17,000

Name not given.....	10,000
Name not given.....	4,792

MONTPELIER—\$51,000

Name not given.....	11,000
\$3,000 to \$5,000: Wm. Case-beer	4,000
2 \$2,000 claims.....	4,000

MOUNT GILEAD—\$32,000

\$3,000 to \$5,000: Clayton F. Graham	5,000
2 \$2,000 claims.....	4,000
5 \$1,000 claims.....	5,000

MOUNT VERNON—\$142,000

Name not given.....	60,000
Name not given.....	26,000
\$8,000 to \$12,000: Executive, Physician; 1 name not given.....	31,713

Name not given.....

4 \$2,000 claims.....	8,000
7 \$1,000 claims.....	7,026

NAPOLEON—\$85,000

Name not given.....	25,000
Name not given.....	5,000
4 \$2,000 claims.....	8,000

NELSONVILLE—\$36,000

Superintendent.....	16,305
2 \$1,000 claims.....	2,000

NEWARK—\$381,000

\$8,000 to \$12,000: Chas. M. Moore; 4 names not given.....	49,519
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claims.....

25,858	
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MARIETTA—\$338,000

B. F. Strecher.....	97,000
Walter W. Wood.....	70,884
Name not given.....	35,925

Name not given.....	20,000
Name not given.....	13,035
\$8,000 to \$12,000: 2 names not given.....	18,849

\$5,000 to \$8,000: Clarence C. Middleswart; Manager; 1 name not given.....	18,419
\$3,000 to \$5,000: Shoe Mer-chant; 3 names not given.....	17,361

6 \$2,000 claims.....	12,400
7 \$1,000 claims.....	7,500

MARION—\$390,000

James Dugan.....	47,000
\$3,000 to \$5,000: Frank H. Bailey, John C. Ritzler, 1 claim.....	1,000

Harvey W. Wolley; 1 name not given.....	16,850
6 \$2,000 claims.....	12,000
30 \$1,000 claims.....	30,000

Industrial: Co. No. 10, 160	25,844
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MARRETTA—\$68,000

Name not given.....	65,000
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MARTINS FERRY—\$75,000

\$3,000 to \$5,000: 2 names not given.....	8,000
3 \$2,000 claims.....	6,000
1 claim.....	1,000

MARYSVILLE—\$39,000

\$3,000 to \$5,000: 4 names not given.....	19,000
2 \$2,000 claims.....	4,000
1 claim.....	1,000

MASSILLON—\$267,000

\$15,000 to \$20,000: Raymond T. Lake	12,000
\$12,000 to \$15,000: John L. Reeves; 1 name not given.....	29,519

Executive.....	11,523
Name not given.....	5,159
\$3,000 to \$5,000: Solomon L. Cohen	4,500

20 \$2,000 claims.....	40,000
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MENTOR—\$37,000

\$8,000 to \$12,000: Steve H. Oliver	8,000
\$3,000 to \$5,000: 2 names not given.....	8,000
1 claim.....	2,504

MIAMISBURG—\$38,000

Name not given.....	4,500
2 \$2,000 claims.....	4,000
4 \$1,000 claims.....	4,000

MIDDLETOWN—\$33,000

Name not given.....	20,000
1 claim.....	2,500
2 \$1,000 claims.....	2,000

MIDDLETOWN—\$330,000

\$12,000 to \$15,000: Howard A. Wilson	10,640
Name not given.....	6,400
\$3,000 to \$5,000: Joseph M. Babington, Abner S. Estes, Harry B. Robinson; 1 name not given.....	16,000

2 \$2,000 claims.....	4,000
21 \$1,000 claims.....	21,000
Industrial: Co. No. 10, 29	52,590

MINSTER—\$89,000

\$15,000 to \$20,000: Rudolph A. Rulmann; 1 name not given.....	39,000
Physician.....	5,021
\$3,000 to \$5,000: Frank J. Brinkman, Edward J. Steinemann; 1 name not given.....	10,157

MONROEVILLE—\$17,000

Name not given.....	10,000
Name not given.....	4,792

MONTPELIER—\$51,000

Name not given.....	11,000
\$3,000 to \$5,000: Wm. Case-beer	4,000
2 \$2,000 claims.....	4,000

MOUNT GILEAD—\$32,000

\$3,000 to \$5,000: Clayton F. Graham	5,000
2 \$2,000 claims.....	4,000
5 \$1,000 claims.....	5,000

MOUNT VERNON—\$142,000

Name not given.....	60,000
Name not given.....	26,000
\$8,000 to \$12,000: Executive, Physician; 1 name not given.....	31,713

Name not given.....

4 \$2,000 claims.....	8,000
7 \$1,000 claims.....	7,026

NAPOLEON—\$85,000

Name not given.....	25,000
Name not given.....	5,000
4 \$2,000 claims.....	8,000

NELSONVILLE—\$36,000

Superintendent.....	16,305
2 \$1,000 claims.....	2,000

NEWARK—\$381,000

\$8,000 to \$12,000: Chas. M. Moore; 4 names not given.....	49,519
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claims.....

25,858	
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MARIETTA—\$338,000

B. F. Strecher.....	97,000
Walter W. Wood.....	70,884
Name not given.....	35,925

Name not given.....	20,000
Name not given.....	13,035
\$8,000 to \$12,000: 2 names not given.....	18,849

\$5,000 to \$8,000: Clarence C. Middleswart; Manager; 1 name not given.....	18,419
\$3,000 to \$5,000: Shoe Mer-chant; 3 names not given.....	17,361

6 \$2,000 claims.....	12,400
7 \$1,000 claims.....	7,500

MARION—\$390,000

James Dugan.....	47,000
\$3,000 to \$5,000: Frank H. Bailey, John C. Ritzler, 1 claim.....	1,000

Harvey W. Wolley; 1 name not given.....	16,850
6 \$2,000 claims.....	12,000
30 \$1,000 claims.....	30,000

OHIO—Continued

OXFORD—\$43,000	
Policeman	5,022
\$3,000 to \$5,000: Mary M. Van Ausdall	8,000
4 \$2,000 claims	3,000
3 \$1,000 claims	3,000
PAINSVILLE—\$107,000	
\$20,000 to \$25,000: Harold H. Daughters	21,000
\$8,000 to \$12,000: Charles Casella, Milton E. Hisey	21,000
\$5,000 to \$8,000: Wm. G. Spence; Insurance Agent	11,940
\$3,000 to \$5,000: Amos A. Callender; 3 names not given	18,000
3 \$2,000 claims	6,000
1 claim	1,000
PARMA—\$32,000	
Name not given	15,000
Name not given	4,005
1 claim	2,500
2 \$1,000 claims	2,000
PAULDING—\$33,000	
\$5,000 to \$8,000: Superintendent; 1 name not given	12,028
1 claim	2,000
6 \$1,000 claims	5,000
PERRY—\$14,000	
\$8,000 to \$12,000: Paul C. Werner	
PIQUA—\$154,000	
\$12,000 to \$15,000: Burkhart Helman; Salesman	26,584
\$3,000 to \$5,000: Jesse H. Choate, M. A. Schneyer; Pharmacist	11,837
5 \$2,000 claims	10,000
10 \$1,000 claims	10,000
Industrial: Co. No. 10, 130 claims	17,544
PLAIN CITY—\$17,000	
\$3,000 to \$5,000: Wm. M. Burns, Clayton A. Huff	9,000
1 claim	2,000
POLAND—\$24,000	
Name not given	15,000
Name not given	3,000
2 \$1,000 claims	2,000
POMEROY—\$31,000	
Merchant	10,291
Retired	5,783
PORTSMOUTH—\$489,000	
\$5,000 to \$8,000: Merchant; 1 name not given	13,018
\$3,000 to \$5,000: Abe Kline, James A. Kelley, Wm. J. Baker; Retired; 7 names not given	44,987
7 \$2,000 claims	14,000
28 \$1,000 claims	28,000
Industrial: Co. No. 10, 372 claims	64,572
PROSPECT—\$17,000	
3 \$2,000 claims	6,437
4 \$1,000 claims	4,000
RAVENNA—\$91,000	
\$8,000 to \$12,000: Irving C. Fosse; 1 name not given	20,000
\$5,000 to \$8,000: Wm. H. Carter	
Name not given	5,000
3 \$2,000 claims	6,000
6 \$1,000 claims	6,000
RIPLEY—\$22,000	
Name not given	10,000
1 claim	2,000
2 \$1,000 claims	2,000
ROCKY RIVER—\$88,000	
Name not given	40,000
Name not given	13,500
Name not given	10,000
2 \$2,000 claims	4,023
1 claim	1,000
SALEM—\$85,000	
5 \$2,000 claims	10,036
7 \$1,000 claims	7,050
SANDUSKY—\$332,000	
Name not given	31,000
Housewife	25,084
\$5,000 to \$12,000: Parker F. Southwick	
\$5,000 to \$8,000: Egbert H. Mack; 1 name not given	14,500
\$3,000 to \$5,000: Hiland Farnsworth, Lewis A. Biehl, Charles Ross, Roy B. Sharpe; 3 names not given	27,187
13 \$2,000 claims	26,000
10 \$1,000 claims	10,000
SHAKER HEIGHTS—\$321,000	
Name not given	67,480
Name not given	55,000
\$20,000 to \$25,000: Elias Nathan	
\$5,000 to \$12,000: Albert R. Callow; 5 names not given	58,939
Name not given	6,000
\$5,000 to \$5,000: 2 names not given	8,000
2 \$2,000 claims	5,000
2 \$1,000 claims	2,000
SHAKER SQUARE—\$22,000	
Executive	10,032
Assistant Superintendent	6,122

SHELBY—\$55,000


Merchant	6,059
1 claim	2,000
3 \$1,000 claims	3,000
SIDNEY—\$65,000	
\$5,000 to \$8,000: J. H. Henhe	
\$3,000 to \$5,000: Carl E. Jackson; 1 name not given	8,000
1 claim	2,000
3 \$1,000 claims	3,000
SOMERSET—\$13,000	
Name not given	8,000
1 claim	2,000
SOUTH EUCLID—\$319,000	
A. A. Cohn	212,667
Name not given	71,990
\$5,000 to \$8,000: 2 names not given	13,178
\$3,000 to \$5,000: 2 names not given	6,861
3 \$1,000 claims	3,000
SPRINGFIELD—\$747,000	
Name not given	36,419
Franklin J. Coffman	32,000
Jeweler	24,192
Name not given	14,000
\$3,000 to \$5,000: Curtis Grossman, Charles F. Harrison, Robert H. Harris, Joseph H. Smittle; 5 names not given	30,506
20 \$2,000 claims	40,000
33 \$1,000 claims	33,000
Industrial: Co. No. 10, 248 claims	39,990
STEUENSVILLE—\$101,000	
\$8,000 to \$12,000: Frank Manlatis	5,000
Name not given	5,000
3 \$2,000 claims	6,187
6 \$1,000 claims	6,000
Industrial: Co. No. 10, 127 claims	25,704
Industrial: Co. No. 11, 10,733 claims	
STRUTHERS—\$66,000	
\$12,000 to \$15,000: John E. McQuade	
7 \$1,000 claims	7,188
TIFFIN—\$162,000	
Salesman	5,046
\$3,000 to \$5,000: Dealer, Accountant; 3 names not given	13,994
9 \$2,000 claims	18,000
13 \$1,000 claims	13,597
TIPECANOE CITY—\$35,000	
Name not given	10,150
\$3,000 to \$5,000: Orva W. Lippincott	
1 claim	2,033
2 \$1,000 claims	2,304
TOLEDO—\$6,900,000	
Matthias A. Wagner	251,000
Name not given	200,621
Name not given	153,223
Name not given	130,000
Merchant	107,085
Name not given	100,000
Name not given	100,000
Name not given	50,000
Name not given	40,000
Adelbert L. Spitzer	37,000
Name not given	35,000
W. H. Jeffery	30,550
Furniture Broker	25,195
\$20,000 to \$25,000: 2 names not given	50,000
\$15,000 to \$20,000: Wm. F. Stollberg, Wm. Wolson, Walter A. Stoepher, Samuel Rice; 4 names not given	140,780
\$12,000 to \$15,000: Edward A. Van Cleef, Herman D. Hart, Frederick N. Goosman; 3 names not given	83,000
\$8,000 to \$12,000: John A. Bailey, Stanislaw Zolciak, Philip J. Rogers, Adam R. Kuhlman; Salesman; 4 names not given	93,468
\$5,000 to \$8,000: Insurance Agent; 5 names not given	40,048
\$3,000 to \$5,000: Orville P. Wilkinson, George C. Wagonlander, Joseph Telpel, Frederick A. Schmidt, Will M. Megginson, Clinton A. Mauk, Raymond McPherson, Sherman W. Lott, Clifford A. Lauber, Langdon W. Kumlir, Oscar G. Koring, Alfred B. Koch, Arthur E. Baker, Harold Fishleigh, Paul E. Bakright, Fred W. C. Diebel; 21 names not given	150,787
62 \$2,000 claims	124,000
128 \$1,000 claims	128,000
Industrial: Co. No. 1, 72 claims	16,323
Industrial: Co. No. 4, 53 claims	13,097
Industrial: Co. No. 6, 42 claims	12,419
Industrial: Co. No. 10, 487 claims	97,662
TROTWOOD—\$33,000	
Name not given	29,031
TROY—\$308,000	
Name not given	44,640
John W. Ross	42,640
Name not given	42,140
Fred W. Stell	34,500
Name not given	34,000
Name not given	33,000
\$3,000 to \$5,000: 4 names not given	17,000

4 \$2,000 claims	8,002
4 \$1,000 claims	4,000
URBANA—\$35,000	
\$3,000 to \$5,000: John J. Fuhr; Farmer	7,394
1 claim	2,000
1 claim	1,006
UPPER SANDUSKY—\$45,000	
\$3,000 to \$5,000: Lawrence Weatherholtz; 2 names not given	12,178
2 \$2,000 claims	4,000
1 claim	1,000
URBANA—\$87,000	
Name not given	10,000
\$5,000 to \$8,000: Farmer; 1 name not given	10,858
3 \$2,000 claims	6,670
2 \$1,000 claims	2,000
VAN WERT—\$101,000	
Name not given	50,000
Name not given	7,772
Name not given	4,000
2 \$2,000 claims	4,000
1 claim	1,000
VILLAGE OF MARBLE CLIFF—\$13,000	
Name not given	10,000
WADSWORTH—\$46,000	
Name not given	10,000
1 claim	2,000
3 \$1,000 claims	3,250
WAPAKONETA—\$64,000	
Name not given	12,000
\$5,000 to \$8,000: Frederick H. Garretson	
\$3,000 to \$5,000: Merle T. Shaeffer; 1 name not given	8,000
2 \$2,000 claims	4,000
8 \$1,000 claims	8,000
WARREN—\$768,000	
Newton A. Wolcott	242,500
Name not given	36,250
Name not given	24,360
Name not given	18,000
\$8,000 to \$12,000: Wm. T. Smith; 2 names not given	31,639
\$5,000 to \$8,000: 3 names not given	20,565
\$3,000 to \$5,000: Karl R. Welsch, Rollin A. Cobb, Frank Flaminio, Robert T. Izant	15,224
3 \$2,000 claims	6,000
21 \$1,000 claims	21,000
Industrial: Co. No. 10, 24 claims	5,931
WASHINGTON C. H.—\$99,000	
\$8,000 to \$12,000: 2 names not given	22,160
\$5,000 to \$8,000: 2 names not given	12,999
\$3,000 to \$5,000: 2 names not given	10,000
3 \$2,000 claims	6,500
6 \$1,000 claims	5,000
WAUSEON—\$39,000	
Name not given	3,000
2 \$2,000 claims	4,000
4 \$1,000 claims	4,000
WELLINGTON—\$29,000	
2 \$2,000 claims	4,000
6 \$1,000 claims	6,000
WELLSVILLE—\$45,000	
Name not given	10,106
Name not given	5,000
WEST ALEXANDRIA—\$16,000	
Name not given	11,772
WICKLIFFE—\$32,000	
\$8,000 to \$12,000: Charles E. Thompson	
1 claim	1,000
WILLOUGHBY—\$33,000	
\$8,000 to \$12,000: Cyrus Athanas	
Name not given	5,000
1 claim	2,152
1 claim	1,000
WILMINGTON—\$73,000	
\$12,000 to \$15,000: Charles L. Perry	
Name not given	3,000
2 \$2,000 claims	2,000
9 \$1,000 claims	9,000
WOODSFIELD—\$26,000	
Name not given	11,000
1 claim	2,000
1 claim	1,030
WOOSTER—\$138,000	
\$15,000 to \$20,000: Jacob B. Patterson	
\$3,000 to \$5,000: John E. Harris; 2 names not given	7,711
5 \$2,000 claims	10,000
6 \$1,000 claims	6,000
XENIA—\$95,000	
Name not given	10,000
Name not given	3,000
1 claim	2,000
4 \$1,000 claims	4,167
YOUNGSTOWN—\$2,420,000	
Name not given	382,686
Emery L. McKelvey	357,686
Bruce R. Campbell	58,500
Secretary	42,014
\$20,000 to \$25,000: Harry L. Beers; 1 name not given	50,000
\$15,000 to \$20,000: G. T. Thomas; 2 names not given	53,351

OKLAHOMA

Total Payments in State	\$26,100,000
Decrease in Payments in 1933	\$4,700,000
Percentage of Decrease	15%
Rank in Payments among States	32nd
Rank in Population	13th
Payments Per Capita	\$8.90

1 claim	2,000
1 claim	1,000
ALTUS—\$105,000	
\$15,000 to \$20,000: Alexander Haas	
Name not given	10,000
3 \$2,000 claims	6,000
1 claim	1,434
ALVA—\$148,000	
George A. Harbaugh	100,000
\$3,000 to \$5,000: Henry W. Shimp	
1 claim	1,022
ARDMORE—\$204,000	
\$15,000 to \$20,000: Claud S. Dickerson	
\$8,000 to \$12,000: Leonard A. Goodnight	
\$5,000 to \$8,000: Retired; 1 name not given	10,522
\$3,000 to \$5,000: Douglas B. Williams, Marion T. Pierce	9,085
4 \$2,000 claims	8,000
5 \$1,000 claims	5,000
Industrial: Co. No. 12, 5,304 claims	
BARTLESVILLE—\$192,000	
\$20,000 to \$25,000: Joseph T. Sweeney	
Name not given	20,000
Name not given	9,000
\$3,000 to \$5,000: 2 names not given	8,000
1 claim	2,000
3 \$1,000 claims	3,000
Industrial: Co. No. 12, 487 claims	
BENNINGTON—\$23,000	
\$8,000 to \$12,000: John M. Lloyd	
\$3,000 to \$5,000: Walter S. Works	
BLACKWELL—\$80,000	
\$3,000 to \$5,000: Robert J. Yarbrough, Daisy I. Moore; 1 name not given	12,015
4 \$1,000 claims	4,000
BRISTOW—\$70,000	
\$12,000 to \$15,000: Corlys B. Loban	
1 claim	2,000
7 \$1,000 claims	8,400
Industrial: Co. No. 12, 347 claims	
BROKEN BOW—\$25,000	
\$12,000 to \$15,000: Horace V. Wallace	
1 claim	2,000
BUFFALO—\$142,000	
Chas. E. McMinn	129,439
\$5,000 to \$8,000: Leonard B. Jones	
CHICKASHA—\$105,000	
\$8,000 to \$12,000: J. A. Hyndman; 1 name not given	21,000
Broker	6,007
\$3,000 to \$5,000: Leonard Sanders	
2 \$2,000 claims	4,500
2 \$1,000 claims	2,000
Industrial: Co. No. 12, 2,898 claims	



Men of Action

We have not forgotten our Veterans—the men who have been responsible for building our company during the past 38 years. Veterans and newcomers—Men of Action all—joined hands to make June one of the biggest months in our history, in honor of our Old-Timers.

CENTRAL LIFE Assurance Society
[MUTUAL]
DES MOINES

Finds Insurance Means Something More Than Paying Premiums

OKLAHOMA CITY.—My husband, an M. D., doing a general practice among all classes of people, died, leaving many unpaid bills, as well as many uncollectible ones. That being the case, our situation would have been deplorable indeed with practically all source of income cut off, had it not been for the \$5,000 life insurance he was carrying at the time of his passing.

One daughter was working in an insurance office, the other daughter was taking her first year's work in college. The son was numbered among the unemployed.

When my husband became too ill to practice and was forced to remain in bed, he stressed daily, the importance of using the life insurance money to pay all obligations.

There was a mortgage on our home as well as on the small farm where my brother and his family, consisting of his wife and four small children, lived.

We would have, in all probability, been forced to sacrifice both places had there been no life insurance. Having the life insurance, we were able to meet the funeral expenses, the mortgage on the home and farm and all other outstanding debts. The daughter withdrew from college but is now taking a business course.

I cannot praise too highly the protection, and assurance life insurance gives to both the well and the very ill, though up until the time it was brought home so forcibly to me that life insurance meant something besides paying out great sums of money on premiums, I was not only rather indifferent, but really antagonistic toward it.—Mrs. C. A. Howell.

OKLAHOMA—Continued

CLINTON—\$50,000	Name not given..... 6,000
\$3,000 to \$5,000: Benjamin M. Littell; 1 name not given..... 9,000	
1 claim..... 2,500	
2 \$1,000 claims..... 2,000	
DEWEY—\$22,000	\$3,000 to \$12,000: 2 names not given..... 16,812
DUNCAN—\$71,000	\$3,000 to \$5,000: Clifton J. Glass..... 8,000
4 \$2,000 claims..... 1,195	
1 claim..... 1,195	
DURANT—\$65,000	3 \$2,000 claims..... 6,500
7 \$1,000 claims..... 7,000	
EL RENO—\$70,000	\$2,000 to \$5,000: Willis E. Barnes, Frank N. Korn; 1 name not given..... 12,544
1 claim..... 1,368	
ENID—\$396,000	John E. Mahoney..... 156,479
Name not given..... 15,000	
Housewife..... 5,038	
\$3,000 to \$5,000: Harry D. Smith; 1 name not given..... 8,000	
5 \$2,000 claims..... 11,500	
9 \$1,000 claims..... 9,000	
EUFAULA—\$24,000	\$8,000 to \$12,000: Eugene F. Saltzman; Attorney..... 18,563
FORT GIBSON—\$39,000	\$15,000 to \$20,000: John A. Harbaur..... 10,000
Name not given..... 5,048	
FREDERICK—\$53,000	\$12,000 to \$15,000: Thomas Simmons..... 3,017
Farmer..... 4,000	
3 \$1,000 claims..... 3,000	
GUTHRIE—\$41,000	\$5,000 to \$8,000: Judge, Retired; 1 name not given..... 18,641
3 \$3,000 to \$5,000: 2 names not given..... 7,998	
3 \$1,000 claims..... 3,000	
GUYNOM—\$35,000	Wm. H. Langston..... 332,324
HEALTON—\$38,000	\$5,000 to \$8,000: Julius H. Cameron..... 10,000

\$3,000 to \$5,000: James D. Martin..... 2,500	
1 claim..... 1,000	
HEAVENER—\$22,000	\$8,000 to \$12,000: John W. Patton..... 2,001
2 \$1,000 claims..... 2,001	
HENRYETTA—\$62,000	Theatre Owner..... 13,345
HOLDENVILLE—\$68,000	\$15,000 to \$20,000: Owen H. Rives..... 8,500
\$3,000 to \$5,000: Wm. W. Meek..... 4,000	
2 \$2,000 claims..... 3,000	
3 \$1,000 claims..... 3,000	
HOLLIS—\$35,000	\$5,000 to \$8,000: John M. Moore..... 1,000
\$3,000 to \$5,000: Lena C. Jones..... 1,000	
1 claim..... 1,000	
LAWTON—\$138,000	\$8,000 to \$12,000: Wm. K. Miller..... 25,000
\$3,000 to \$5,000: Franklin S. Rush, Charles H. La-crosse, Gus J. Engat..... 11,500	
4 \$2,000 claims..... 8,500	
4 \$1,000 claims..... 4,000	
MCALISTER—\$177,000	Name not given..... 25,000
Physician..... 11,424	
Ranchman..... 7,281	
Name not given..... 2,000	
1 claim..... 2,000	
9 \$1,000 claims..... 9,000	
MANGUM—\$39,000	\$8,000 to \$12,000: J. W. Lovett..... 4,000
2 \$2,000 claims..... 4,000	
4 \$1,000 claims..... 4,000	
MARIETTA—\$15,000	\$8,000 to \$12,000: M. G. Norvell..... 13,117
\$3,000 to \$5,000: Thomas O. McGhee, Herbert F. Dixon; 1 name not given..... 13,000	
3 \$1,000 claims..... 3,000	
Industrial: Co. No. 12..... 4,104	
MUSKOGEE—\$350,000	Name not given..... 25,000
\$5,000 to \$8,000: Alfred W. Sheffield; 1 name not given..... 13,117	
\$3,000 to \$5,000: Wm. E. Meidel, Joe P. Mason..... 6,598	
5 \$2,000 claims..... 10,000	
7 \$1,000 claims..... 7,000	
Industrial: Co. No. 12..... 9,042	

NORMAN—\$36,000

\$5,000 to \$8,000: Edward C. Gross..... 10,015	
1 claim..... 2,409	
\$3,000 to \$5,000: John W. Ledbetter; 2 names not given..... 13,318	
4 \$2,000 claims..... 8,529	
2 \$1,000 claims..... 2,026	

OKLAHOMA CITY—\$5,900,000

Name not given..... 185,830	
Name not given..... 125,000	
Name not given..... 100,000	
Walter S. Moore..... 42,500	
Charles R. Brown..... 34,500	
\$20,000 to \$25,000: Wm. L. Taylor, Guy O. Danielson; Executive, Chief Counsel; 3 names not given..... 157,389	
\$15,000 to \$20,000: Grover C. Holt; 2 names not given..... 56,423	
\$12,000 to \$15,000: Lloyd B. Foster; 1 name not given..... 27,068	
\$8,000 to \$12,000: John Z. Mraz, S. F. Tuller, Leonard J. Sexton, James K. Moore, Geo. A. Michel, W. H. Mitcham, G. Tom Beaver, James H. Cunningham; 1 name not given..... 92,900	
\$5,000 to \$8,000: Leslie A. Smith, Thomas R. Cook; Auto Salesman, Oil Business, Salesman; 6 names not given..... 67,317	
\$3,000 to \$5,000: Walter F. Ferguson, Bee DeMon-brun, Charles G. Frost, Joseph L. Carter, Guy L. Burson, Harry L. Alther-ton, George R. Hamilton, Clifton A. Howell, Joseph Huckins, Lossie Kerna, Jay W. True, Charles E. Waite, Sr.; 19 names not given..... 132,866	
44 \$2,000 claims..... 85,000	
68 \$1,000 claims..... 68,000	
Industrial: Co. No. 6..... 106	
claims..... 24,515	
Industrial: Co. No. 12..... 29,107	
PAULS VALLEY—\$39,000	\$5,000 to \$8,000: Charles F. Worley..... 4,000
2 \$2,000 claims..... 1,000	
1 claim..... 1,000	
PAWBUCK—\$72,000	\$8,000 to \$12,000: Cecil H. Martin, Samuel L. Nabors..... 18,588
\$3,000 to \$5,000: Albert M. Morrison..... 2,500	
1 claim..... 4,000	
4 \$1,000 claims..... 4,000	
PAWNEE—\$29,000	\$3,000 to \$5,000: 2 names not given..... 9,563
1 claim..... 1,260	
PONCE CITY—\$162,000	\$15,000 to \$20,000: Robert P. Pruett; 1 name not given..... 35,925
Name not given..... 7,000	
\$3,000 to \$5,000: John T. Harp..... 2,000	
1 claim..... 4,000	
4 \$1,000 claims..... 4,000	
POND CREEK—\$22,000	\$8,000 to \$12,000: Fletcher C. Gale..... 5,000
Name not given..... 5,000	
POTEAU—\$29,000	\$20,000 to \$25,000: Lewis E. Carmichael..... 7,500
Name not given..... 7,500	
\$3,000 to \$5,000: Granville L. Jackson..... 2,000	
PURCELL—\$48,000	Name not given..... 30,000
1 claim..... 2,000	
SAND SPRINGS—\$60,000	\$8,000 to \$12,000: Chester O. Dutton..... 6,034
3 \$2,000 claims..... 2,000	
2 \$1,000 claims..... 2,000	
SAPULPA—\$93,000	\$8,000 to \$12,000: Franklin L. Updike..... 5,000
\$5,000 to \$8,000: Wm. R. Drum..... 5,938	
\$3,000 to \$5,000: Paul A. Pearson..... 5,938	
5 \$1,000 claims..... 5,938	
SEMINOLE—\$90,000	\$8,000 to \$12,000: Osee C. Butler..... 9,000
Given; 1 name not given..... 10,500	
5 \$2,000 claims..... 4,234	
4 \$1,000 claims..... 4,234	
SHAWNEE—\$180,000	\$3,000 to \$5,000: Geo. N. Dunagan..... 10,000
5 \$2,000 claims..... 1,000	
1 claim..... 5,023	
STILLWATER—\$66,000	Furniture Dealer..... 5,023
\$3,000 to \$5,000: Albert D. Wass..... 7,500	
3 \$2,000 claims..... 4,000	
4 \$1,000 claims..... 4,000	
SULPHUR—\$33,000	\$3,000 to \$5,000: Bell D. Davis..... 4,000
2 \$2,000 claims..... 4,000	
1 claim..... 1,000	

TONKAWA—\$22,000

Physician..... 10,015	
1 claim..... 2,409	

TULSA—\$2,967,000

Robert P. Brewer..... 244,900	
Name not given..... 100,000	
Andrew S. Whitaker..... 37,000	
\$25,000 to \$30,000: Geo. L. gist; 3 names not given..... 106,691	
20,000 to \$25,000: Wm. C. Pontius, Harry L. Jones..... 48,000	
\$15,000 to \$20,000: Omer K. Benedict; 2 names not given..... 53,729	
\$12,000 to \$15,000: Frank H. Greer, Guy W. Bain; 2 names not given..... 53,419	
\$8,000 to \$12,000: Percy P. McKirahan, Hyman Appleman; 5 names not given..... 70,000	
\$5,000 to \$8,000: Brown J. Akin, Clifford E. Stoops, Harry H. Smith, Harry M. Andreen; Pharmacist;	

3 names not given..... 49,879

\$3,000 to \$5,000: Owen Owen, Charles P. Chouteau, Fred Way, John C. Tedford, Wm. Symons, Rev. Wilkie C. Clock, Samuel F. Shira, Roy E. McKee, Wm. B. Jordan, Martha J. Oakes, Geo. W. Boone, Chas. O. Baker; Auditor; 8 names not given..... 33,585	
27 \$2,000 claims..... 55,500	
38 \$1,000 claims..... 38,000	
Industrial: Co. No. 6..... 90	
claims..... 20,446	
Industrial: Co. No. 12..... 18,267	

WALTERS—\$20,000

\$3,000 to \$5,000: Edward P. Reid; 1 name not given..... 8,000	
2 \$2,000 claims..... 4,096	
2 \$1,000 claims..... 2,000	

WETUMKA—\$29,000

Name not given..... 10,000	
Name not given..... 8,000	
Name not given..... 5,000	

OREGON

Total Payments in State.....	\$45,600,000
Decrease in Payments in 1933.....	\$200,000
Percentage of Decrease.....	1%
Rank in Payments among States.....	19th
Rank in Population.....	34th
Payments Per Capita.....	\$47.90

ADAMS—\$15,000

Name not given..... 10,000	
1 claim..... 1,000	

ALBANY—\$112,000

Fred C. Veal..... 55,000	
Advertising Man..... 5,007	
\$3,000 to \$5,000: 2 names not given..... 8,122	
2 \$2,000 claims..... 4,000	
2 \$1,000 claims..... 2,000	

ASHLAND—\$64,000

\$8,000 to \$12,000: 2 names not given..... 15,500	
\$3,000 to \$5,000: Homer W. Barron..... 6,000	
3 \$2,000 claims..... 2,000	

ASTORIA—\$105,000

Name not given..... 6,000	
5 \$2,000 claims..... 10,000	
5 \$1,000 claims..... 5,000	

BAKER—\$31,000

Name not given..... 15,000	
\$3,000 to \$5,000: 2 names not given..... 6,000	
2 \$1,000 claims..... 2,000	

CANBY—\$19,000

\$3,000 to \$5,000: Henry A. Dedman; 1 name not given..... 7,088	
\$2,000 to \$3,000: 4,000	
CLATSkanie—\$17,000	Name not given..... 5,000
2 \$2,000 claims..... 4,000	
1 claim..... 1,000	

ENTERPRISE—\$19,000

Name not given..... 9,100	
\$3,000 to \$5,000: Tom Dixon..... 1,248	
1 claim..... 1,248	

EUGENE—\$174,000

Name not given..... 12,835	
\$3,000 to \$5,000: Accountant; 3 names not given..... 18,172	
11 \$2,000 claims..... 22,000	
6 \$1,000 claims..... 6,000	

FIELDS—\$13,000

Name not given..... 10,000	
FOREST GROVE—\$23,000	Name not given..... 5,000
1 claim..... 2,000	
6 \$1,000 claims..... 6,000	

HASTING—\$12,000

Name not given..... 5,426	
\$3,000 to \$5,000: 2 names not given..... 13,000	
1 claim..... 2,004	

MEDFORD—\$93,000

\$3,000 to \$5,000: Farmer, Proprietor..... 7,059	
3 \$2,000 claims..... 6,000	
5 \$1,000 claims..... 5,000	

MILTON—\$17,000

\$8,000 to \$12,000: Thomas H. Mosgrove..... 3,000	
Name not given..... 5,426	
\$3,000 to \$5,000: 2 names not given..... 13,000	
1 claim..... 2,004	

NORTH BEND—\$42,000

Name not given..... 5,426	
\$3,000 to \$5,000: 2 names not given..... 13,000	
1 claim..... 2,004	



Just as the motor trip is planned ahead of time, so should family life be planned ahead with life insurance to provide that life will go on as it was planned despite unforeseen contingencies.

OREGON CITY—\$35,000

Name not given..... 10,000	
\$5,000 to \$8,000: Frank W. Roberts..... 10,331	
\$3,000 to \$5,000: Bank Teller; 2 names not given..... 2,000	
1 claim..... 1,000	

OSWEGO—\$27,000

Name not given..... 12,000	
1 claim..... 2,027	
1 claim..... 1,000	

PENDLETON—\$62,000

Name not given..... 7,500	
Name not given..... 3,000	
2 \$2,000 claims..... 4,000	
1 claim..... 1,000	

PORTLAND—\$7,528,000

Name not given..... 361,000	
Name not given..... 157,000	
Name not given..... 156,000	
Ernest H. Meyer..... 111,000	
Name not given..... 84,138	
Name not given..... 50,000	
Name not given..... 50,000	
Seymour Washburn..... 45,500	
Name not given..... 43,700	
Name not given..... 43,121	
Name not given..... 40,000	
Name not given..... 37,000	
John S. Beall..... 36,950	
Name not given..... 32,500	
\$25,000 to \$30,000: 2 names not given..... 43,075	
\$20,000 to \$25,000: Charles T. Early, Herman Cohn; Grocer; 8 names not given..... 261,958	
\$15,000 to \$20,000: 3 names not given..... 53,652	
\$12,000 to \$15,000: Robert G. Ballentyne; Mkt Supply Business; 3 names not given..... 68,750	
\$8,000 to \$12,000: Arthur A. Strauss, Edward B. Strong, Jr., Edward J. Dixon, Abe Cohn; General Insurance, Executive, Realtor, Road Contractor; 14 names not given..... 221,600	
\$5,000 to \$8,000: Wm. J. Griffin, Lucile I. Muntzel, Anton Heitkemper; 2 Retired; 11 names not given..... 97,894	
\$3,000 to \$5,000: Edward H. Blum, Elmer N. Anderson, Alexander L. Arnold, Charles T. Early, Otto Gmelick, Raphael Goldenstein, Wm. M. Killingsworth, Jasper C. McGrew, Wm. J. Wright, George E. Miller, Ira F. Powers, Jesse L. Peterson, Victor H. Riley, Wm. D. Rine, Charles Rosenfeld, DeWitt C. Southworth; Clerk, Salesman, Attorney, Teacher; 36 names not given..... 229,448	
100 \$2,000 claims..... 200,000	
94 \$1,000 claims..... 94,000	

PRESCOTT—\$15,000

\$8,000 to \$12,000: Conrad S. Keller..... 1,000	
PRINEVILLE—\$28,000	Name not given..... 6,913
\$3,000 to \$5,000: 2 names not given..... 6,000	
1 claim..... 2,061	
1 claim..... 1,000	

REEDVILLE—\$14,000

Business; 3 names not en	68,750
0 to \$12,000: Arthur Strauss, Edward B. ong, Jr., Edward J. on, Abe Cohn: G	

PENNSYLVANIA

Total Payments in State.....\$331,000,000
 Decrease in Payments in 1933.....\$1,000,000
 Percentage of Decrease.....1%
 Rank in Payments among States.....2nd
 Rank in Population.....2nd
 Payments Per Capita.....\$34.40

ALLENTOWN—\$1,200,000

Name not given.....142,000
 G. A. Weatherhold.....99,000
 Name not given.....31,560
 Name not given.....20,000
 Name not given.....15,000
 \$5,000 to \$12,000: Charles Schuler, J. McDermott; Retired; 4 names not given.....71,085
 Name not given.....5,000
 \$5,000 to \$5,000: Luella A. Kunkle; Salesman, Contractor; 7 names not given.....31,425
 7 \$2,000 claims.....14,000
 16 \$1,000 claims.....16,000
 Industrial: Co. No. 1, 193 claims.....43,384
 Industrial: Co. No. 8, 73 claims.....15,086
 Industrial: Co. No. 9, 74 claims.....9,006

ALENWOOD—\$14,000

Dairyman.....10,009

ALLISON PARK—\$56,000

Name not given.....35,000
 Banker.....11,143
 1 claim.....2,000

ALTOONA—\$962,000

Name not given.....117,000
 Name not given.....70,000
 \$25,000 to \$30,000: Raymond J. Sheedy; 1 name not given.....58,075
 \$20,000 to \$25,000: Richard W. Schafhirt.....40,000
 \$5,000 to \$12,000: 4 names not given.....6,082
 \$3,000 to \$5,000: 3 names not given.....13,000
 3 \$2,000 claims.....6,000
 8 \$1,000 claims.....8,000
 Industrial: Co. No. 1, 23 claims.....4,643

AMBLER—\$45,000

Proprietor.....10,054
 Housewife.....5,137
 1 claim.....2,000
 1 claim.....1,000

AMBRIDGE—\$37,000

\$5,000 to \$12,000: Adam Pietroszewski.....2,000
 3 \$1,000 claims.....3,920

ANNVILLE—\$18,000

\$3,000 to \$5,000: 3 names not given.....15,000

APOLLO—\$58,000

Charles S. Ludwig.....38,000
 2 \$1,000 claims.....2,000

ARCHBALD—\$69,000

Christ Dippel, Sr.....31,000
 \$3,000 to \$5,000: Thomas F. Munley, Edward S. Craig.....8,700
 5 \$1,000 claims.....5,000

ARDMORE—\$99,000

Name not given.....15,000
 Name not given.....10,000
 Name not given.....3,000
 2 \$2,000 claims.....4,900

ASPINWELL—\$90,000

Name not given.....67,116
 Name not given.....5,073
 1 claim.....2,500
 1 claim.....1,000

AVALON—\$62,000

Name not given.....10,000
 1 claim.....2,500

BALA-CYNWYD—\$265,000

Name not given.....50,000
 Harry J. DeBear.....30,000
 Name not given.....30,000
 \$20,000 to \$25,000: 2 names not given.....50,000
 \$5,000 to \$12,000: 4 names not given.....40,000
 Name not given.....7,000
 \$2,000 to \$5,000: 2 names not given.....8,000
 1 claim.....2,543
 1 claim.....1,000

BARTO—\$15,000

Proprietor.....10,046

BEAVER—\$43,000

Name not given.....10,000
 Name not given.....5,500
 \$5,000 to \$5,000: John E. Thomas, Robert R. Vorhis.....8,000
 1 claim.....2,000
 2 \$1,000 claims.....2,000

BEAVER FALLS—\$192,000

Name not given.....15,000
 Name not given.....4,000
 3 \$2,000 claims.....6,500
 14 \$1,000 claims.....14,000

Industrial: Co. No. 3, 14

claims.....3,239
 Industrial: Co. No. 10, 88 claims.....18,418
 Industrial: Co. No. 9, 17 claims.....4,002

BEDFORD—\$72,000

\$5,000 to \$8,000: Attorney; 2 names not given.....18,200
 3 \$2,000 claims.....6,000
 2 \$1,000 claims.....2,000
 Industrial: Co. No. 9, 149 claims.....30,870

BELLEFONTE—\$78,000

Name not given.....21,000
 \$15,000 to \$20,000: George O. Gray.....3,000
 \$3,000 to \$5,000: Harry F. Fogleman; 1 name not given.....6,838
 1 claim.....2,000
 4 \$1,000 claims.....4,000

BELLE VERNON—\$61,000

Name not given.....15,500
 Name not given.....12,389
 \$5,000 to \$8,000: Frank H. Steen; Engineer.....14,590
 \$3,000 to \$5,000: 2 names not given.....8,000

BELLEVUE—\$110,000

Name not given.....17,684
 Name not given.....10,000
 \$5,000 to \$8,000: Jacob O. Bower.....6,000
 3 \$2,000 claims.....3,000
 3 \$1,000 claims.....3,000

BEN AVON HEIGHTS—\$114,000

Name not given.....35,000
 Name not given.....30,000
 \$8,000 to \$12,000: 2 names not given.....20,000
 \$3,000 to \$5,000: Frank Cruikshank; 3 names not given.....19,082

BERWICK—\$368,000

Joseph M. Schain.....130,500
 Name not given.....128,487
 Chairman.....10,174
 \$5,000 to \$8,000: John P. Damm.....2,000
 2 \$1,000 claims.....2,000

BETHLEHEM—\$1,250,000

Name not given.....568,000
 Name not given.....200,000
 Name not given.....125,000
 Name not given.....75,000
 Name not given.....32,140
 Name not given.....10,249
 \$5,000 to \$8,000: 2 names not given.....12,250
 \$3,000 to \$5,000: 4 names not given.....14,688
 5 \$2,000 claims.....10,000
 6 \$1,000 claims.....6,000

BETHEL TOWNSHIP—\$35,000

Name not given.....21,500
 Name not given.....10,000

BIRDSBORO—\$38,000

Name not given.....25,000

BLAIRSVILLE—\$45,000

\$5,000 to \$8,000: 2 names not given.....12,114
 \$3,000 to \$5,000: Farmer, Housewife.....7,582

BLAKESLEE—\$16,000

Name not given.....11,000

BOILING SPRINGS—\$15,000

Name not given.....10,000
 1 claim.....1,000

BOYERTOWN—\$35,000

Name not given.....13,357
 \$5,000 to \$8,000: Charles G. Houp.....4,166
 Contractor.....2,000

BRADDOCK—\$212,000

Name not given.....10,000
 1 claim.....2,500
 5 \$1,000 claims.....5,200
 Industrial: Co. No. 9, 43 claims.....12,319
 Industrial: Co. No. 10, 59 claims.....11,901

BRADFORD—\$171,000

Name not given.....10,000
 \$5,000 to \$8,000: Retired, Stenographer.....11,915
 \$3,000 to \$5,000: Merchant; 4 names not given.....23,618
 2 \$2,000 claims.....4,000
 9 \$1,000 claims.....9,000

BRIDGEVILLE—\$52,000

\$8,000 to \$12,000: 2 names not given.....20,000
 \$5,000 to \$8,000: Giovanni Capozzi.....3,175
 Name not given.....1,000
 1 claim.....1,000

BRISTOL—\$63,000

\$8,000 to \$12,000: Vellino V. Vansant.....1,193
 1 claim.....1,193

BROOKSIDE FARMS—\$73,000

A. E. Rogers.....69,500

BROOKVILLE—\$72,000

Name not given.....20,218
 \$3,000 to \$5,000: George R. Matson; 1 name not given.....10,000
 2 \$2,000 claims.....4,500
 9 \$1,000 claims.....9,114

BROWNSVILLE—\$25,000

Name not given.....7,000
 Retired.....3,039
 1 claim.....2,000
 1 claim.....1,000

BRYN MAWR—\$439,000

Name not given.....305,000
 Executive.....50,242
 \$15,000 to \$20,000: 2 names not given.....40,000
 Proprietor.....10,050
 Name not given.....5,463
 Name not given.....3,165
 1 claim.....2,500
 2 \$1,000 claims.....2,000

BUSHKILL—\$21,000

Farmer.....11,123
 1 claim.....2,000
 1 claim.....1,000

BUTLER—\$305,000

\$12,000 to \$15,000: Wm. J. Daugherty; 1 name not given.....28,000
 \$8,000 to \$12,000: Ralph D. Wald.....6,100
 Salesman.....3,000
 \$3,000 to \$5,000: A. A. Campbell; 2 names not given.....10,600
 4 \$2,000 claims.....8,000
 6 \$1,000 claims.....6,000
 Industrial: Co. No. 9, 12 claims.....3,812

CAMP HILL—\$72,000

Name not given.....20,000
 Name not given.....15,000
 Name not given.....10,000
 Name not given.....3,052
 6 \$1,000 claims.....6,203

CANDENSIS—\$14,000

Proprietor.....10,323

CANONSBURG—\$55,000

Name not given.....5,000
 2 \$2,000 claims.....4,000
 2 \$1,000 claims.....2,000

CARBONDALE—\$120,000

\$5,000 to \$8,000: David Edwards.....4,000
 2 \$2,000 claims.....4,000
 12 \$1,000 claims.....12,000

CARLISLE—\$104,000

Name not given.....30,000
 \$8,000 to \$12,000: Elizabeth Trimmer.....7,000
 Name not given.....7,000
 Dealer; 3 names not given.....16,523
 2 \$2,000 claims.....4,014
 4 \$1,000 claims.....4,000

CARNEGIE—\$122,000

Name not given.....20,000
 \$12,000 to \$15,000: John F. Zug.....10,000
 \$3,000 to \$5,000: 2 names not given.....10,000
 1 claim.....2,500
 2 \$1,000 claims.....2,000

CATASAUQUA—\$42,000

Hotel Proprietor.....10,062
 1 claim.....2,000
 2 \$1,000 claims.....2,007

CHAMBERSBURG—\$151,000

\$20,000 to \$25,000: John D. Brooks.....15,194
 Fruit Dealer.....15,194
 \$5,000 to \$12,000: Butcher; 1 name not given.....20,051
 2 \$2,000 claims.....4,021
 4 \$1,000 claims.....4,000

CHARLEROI—\$192,000

Wholesale Grocer.....75,458
 Name not given.....40,000
 Name not given.....10,000
 \$3,000 to \$5,000: 2 names not given.....10,000
 Industrial: Co. No. 9, 38 claims.....7,318

CHESTER—\$859,000

Name not given.....44,975
 \$8,000 to \$12,000: Pasquale D'Amato; 2 names not given.....31,000
 2 \$2,000 claims.....4,500
 8 \$1,000 claims.....8,000
 Industrial: Co. No. 1, 38 claims.....69,563
 Industrial: Co. No. 8, 113 claims.....24,214

CHESTNUT HILL—\$75,000

\$3,000 to \$5,000: 3 names not given.....13,000
 1 claim.....2,000

CLARKS GREEN—\$13,000

Name not given.....10,000

CLEARFIELD—\$121,000

Automobile Dealer.....30,203
 \$15,000 to \$20,000: Insurance Agent; 1 name not given.....36,339
 \$3,000 to \$5,000: Insurance Agent; 1 name not given.....6,036
 5 \$1,000 claims.....5,000

COLUMBIA—\$110,000

Name not given.....18,000
 Name not given.....4,923

CONNELLSVILLE—\$56,000

Name not given.....5,000
 2 \$2,000 claims.....4,200
 2 \$1,000 claims.....2,000

CONSHOHOCKEN—\$57,000

Name not given.....12,304
 Name not given.....7,533

CONWAY—\$16,000

\$5,000 to \$8,000: 2 names not given.....11,740
 1 claim.....1,000

CORAOPOLIS—\$167,000

Merchant.....106,907
 Name not given.....10,000
 \$3,000 to \$5,000: J. A. McCurdy.....6,000
 3 \$2,000 claims.....1,004
 1 claim.....1,004

CORY—\$55,000

\$3,000 to \$5,000: 2 names not given.....7,000
 1 claim.....2,026
 2 \$1,000 claims.....2,000

CRAFTON—\$211,000

John L. Smith.....64,000
 Name not given.....13,713
 \$8,000 to \$12,000: 2 names not given.....22,000
 Name not given.....7,205
 \$3,000 to \$5,000: Harry L. Powell; 9 names not given.....46,000
 4 \$2,000 claims.....8,805
 3 \$1,000 claims.....3,000

DAWSON—\$18,000

Name not given.....10,000

DAYTON—\$20,000

\$3,000 to \$5,000: Dr. Maurice W. Aton.....4,000
 2 \$2,000 claims.....1,000
 1 claim.....1,000

DILLSBURG—\$26,000

\$3,000 to \$5,000: Russell L. Weaver.....2,296
 1 claim.....4,700

DORMONT—\$103,000

Name not given.....30,000
 1 claim.....2,500
 2 \$1,000 claims.....2,000

DOYLESFORD—\$35,000

Name not given.....30,000
 1 claim.....1,000

DOYLESTOWN—\$47,000

Name not given.....15,570
 Name not given.....11,000

DEXEL HILL—\$24,000

Attorney.....10,023
 Name not given.....5,000
 1 claim.....2,000
 1 claim.....1,085

DUBOIS—\$87,000

Name not given.....10,000
 \$3,000 to \$5,000: 3 names not given.....13,001
 1 claim.....2,013
 4 \$1,000 claims.....4,000

EASTON—\$435,000

Name not given.....37,769
 \$12,000 to \$15,000: Helen S. Neal.....10,410
 Executive.....17,078
 Manager.....17,078
 \$3,000 to \$5,000: Retired; 6 names not given.....27,014
 4 \$2,000 claims.....8,000
 12 \$1,000 claims.....12,287
 Industrial: Co. No. 8, 25 claims.....5,285
 Industrial: Co. No. 9, 96 claims.....14,294

EAST STROUDSBURG—\$86,000

Name not given.....15,000
 \$8,000 to \$12,000: Samuel A. Scott; 1 name not given.....19,190
 \$5,000 to \$8,000: Comptroller; 1 name not given.....13,673
 \$3,000 to \$5,000: Merchant; 1 name not given.....9,358
 1 claim.....2,032
 4 \$1,000 claims.....4,000

EBENSBURG—\$29,000

Name not given.....10,000
 \$3,000 to \$5,000: 2 names not given.....10,000
 2 \$1,000 claims.....2,901

EDGEWOOD—\$51,000

Name not given.....20,000
 Name not given.....11,000
 Name not given.....3,000

EDINBURY—\$14,000

Attorney.....12,738

ELKINS—\$27,000

\$20,000 to \$25,000: J. M. Holmes.....15,000
 1 claim.....1,000

ELKINS PARK—\$365,000

Name not given.....125,000
 Name not given.....125,000
 Executive.....25,101
 Name not given.....12,500
 \$5,000 to \$8,000: Builder; 2 names not given.....20,529
 \$3,000 to \$5,000: 2 names not given.....8,464

ERIE—\$1,380,000

Name not given.....87,500
 Jacob Shaffner.....78,500
 \$15,000 to \$20,000: John E. Kallenbach.....40,070
 3 names not given.....40,070
 \$5,000 to \$8,000: Samuel L. Oberman, Harry L. Moore; Grocer, Engineer, Manufacturer; 2 names not given.....46,743
 \$3,000 to \$5,000: Frederick E. Bauschard, Edward W. Steimer, James E. Sillman; Executive; 9 names not given.....58,702
 32 \$2,000 claims.....64,000
 36 \$1,000 claims.....36,000
 Industrial: Co. No. 1, 93 claims.....23,492
 Industrial: Co. No. 10, 152 claims.....29,735

FLORIN—\$22,000

\$3,000 to \$5,000: Retired; 2 names not given.....10,185
 2 \$2,000 claims.....4,000

FORD CITY—\$51,000

\$5,000 to \$8,000: 2 names not given.....14,678
 1 claim.....2,000

FORTY FORT—\$73,000

\$8,000 to \$12,000: Retired; 1 name not given.....21,130
 \$3,000 to \$5,000: 7 names not given.....30,000
 1 claim.....2,014

FRANKLIN—\$99,000

\$8,000 to \$12,000: 2 names not given.....20,000
 \$3,000 to \$5,000: Dentist; 1 name not given.....9,016
 4 \$2,000 claims.....8,000

PENNSYLVANIA—Continued

2 \$1,000 claims.....	2,000
Industrial: Co. No. 1, 565	claims.....109,460
GETTYSBURG—\$70,000	
Name not given.....	10,000
2 \$2,000 claims.....	4,000
GLASSPORT—\$42,000	
\$8,000 to \$12,000: Jos. B. Tomedolsky	
1 claim.....	2,000
GLENOLDEN—\$16,000	
Name not given.....	5,000
3 \$2,000 claims.....	6,000
1 claim.....	1,000
GLEN ROCK—\$20,000	
Teacher.....	5,029
Name not given.....	3,000
2 \$2,000 claims.....	4,000
GLENSHAW—\$13,000	
\$3,000 to \$5,000: 2 names not given.....	10,000
GLENSIDE—\$286,000	
John Scott.....	142,000
Name not given.....	132,000
\$15,000 to \$20,000: 2 names not given.....	34,952
Name not given.....	15,790
Name not given.....	10,000
\$5,000 to \$8,000: 3 names not given.....	20,000
\$3,000 to \$5,000: 2 names not given.....	10,000
2 \$2,000 claims.....	4,000
1 claim.....	1,000
GREENSBURG—\$353,000	
Name not given.....	101,161
Name not given.....	21,201
\$8,000 to \$12,000: David A. Miller; 3 names not given.....	38,230
Student.....	5,438
\$3,000 to \$5,000: Edward Donohoe	
4 \$2,000 claims.....	8,600
1 claim.....	1,000
Industrial: Co. No. 9, 31	claims.....6,910
GREENVILLE—\$65,000	
4 \$2,000 claims.....	8,000
5 \$1,000 claims.....	5,000
GROVE CITY—\$80,000	
Merchant.....	24,478
Name not given.....	10,000
\$3,000 to \$5,000: 2 names not given.....	10,000
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,000
HANOVER—\$115,000	
Name not given.....	10,000

\$3,000 to \$5,000: Coal Dealer; 1 name not given 9,515
1 claim.....2,000
1 claim.....1,000

HARRISBURG—\$1,173,000

Name not given.....	80,055
Name not given.....	60,000
Name not given.....	32,500
\$20,000 to \$25,000: Ira C. Kindler; 1 name not given.....	48,000
Name not given.....	15,000
\$3,000 to \$12,000: Merchant; 4 names not given.....	50,154
Manufacturer.....	6,113
\$3,000 to \$5,000: Salesman; Bank Officer; 9 names not given.....	46,579
12 \$2,000 claims.....	24,000
23 \$1,000 claims.....	23,000
Industrial: Co. No. 6, 8	claims.....1,149
Industrial: Co. No. 9, 38	claims.....6,313

HARRISON VALLEY—\$15,000

Insurance Agent.....12,006

HATFIELD—\$17,000

Name not given.....8,438

Insurance Agent.....4,141

HAVERFORD—\$1,396,000

Name not given.....	450,000
Name not given.....	438,000
Name not given.....	100,000
Name not given.....	86,232
Name not given.....	70,000
Name not given.....	45,000
Name not given.....	35,000
Name not given.....	30,000
Name not given.....	13,000
Name not given.....	10,000
Broker.....	5,052

HAWLEY—\$23,000

Name not given.....6,000

Name not given.....5,000

2 \$2,000 claims.....4,000

HAZLETON—\$525,000

Harry M. Keller.....40,000

\$12,000 to \$15,000: Rancher; 2 names not given.....42,028

\$8,000 to \$12,000: 2 names not given.....20,000

\$3,000 to \$5,000: Physician; Retired; 6 names not given.....29,854

5 \$2,000 claims.....10,000

16 \$1,000 claims.....16,000

Industrial: Co. No. 8, 62

claims.....18,415

HOLLIDAYSBURG—\$64,000

Name not given.....14,367

\$5,000 to \$8,000: Railroad Inspector; 3 names not given.....25,402
1 claim.....2,000
1 claim.....1,000

HOMESTEAD—\$55,000

Name not given.....5,000

1 claim.....2,000

3 \$1,000 claims.....3,100

HOMESTEAD PARK—\$29,000

\$12,000 to \$15,000: Thomas W. Evans

\$8,000 to \$12,000: Ralph J. Hill

HONESDALE—\$72,000

Name not given.....20,000

\$8,000 to \$12,000: Attorney; 1 name not given.....20,832

Salesman.....8,036

\$3,000 to \$5,000: 2 names not given.....7,395

1 claim.....2,000

2 \$1,000 claims.....2,000

HUNTINGDON—\$108,000

Name not given.....20,000

\$3,000 to \$12,000: 4 names not given.....40,000

\$3,000 to \$5,000: Pharmacist; 3 names not given.....15,207

11 \$1,000 claims.....11,000

HUNTINGTON VALLEY—\$850,000

Name not given.....577,000

Name not given.....110,000

Executive.....75,505

Name not given.....45,000

Executive.....30,200

INDIANA—\$95,000

Merchant.....5,386

6 \$2,000 claims.....12,000

1 claim.....1,000

INGRAM—\$32,000

\$3,000 to \$5,000: 2 names not given.....10,000

IRWIN—\$32,000

\$5,000 to \$8,000: John S. Hamberg

Realtor.....3,007

1 claim.....2,000

JEANNETTE—\$85,000

Name not given.....12,441

1 claim.....2,000

1 claim.....1,000

JENKINTOWN—\$212,000

Executive.....172,293

\$15,000 to \$20,000: Frank Schobla

2 \$2,000 claims.....5,000

JERSEY SHORE—\$58,000

Name not given.....3,000

4 \$2,000 claims.....8,860

2 \$1,000 claims.....2,130

JOHNSTOWN—\$861,000

Frederick Costlow.....52,500

Michael T. Bracken.....51,000

Name not given.....43,000

\$25,000 to \$30,000: Stanley A. Mills; 3 names not given.....105,437

Name not given.....17,908

Name not given.....10,000

\$5,000 to \$8,000: Flora M. Singer; 1 name not given.....11,071

\$3,000 to \$5,000: John H. Waters; Retired; 1 name not given.....15,728

7 \$2,000 claims.....14,798

18 \$1,000 claims.....18,400

Industrial: Co. No. 1, 26

claims.....6,430

JUNIATA—\$14,000

Name not given.....10,000

KANE—\$42,000

4 \$2,000 claims.....8,000

5 \$1,000 claims.....5,000

KINGSTON—\$227,000

Name not given.....57,000

Contractor.....50,224

Name not given.....25,000

\$8,000 to \$12,000: R. E. Lloyd; 1 name not given.....19,328

\$5,000 to \$8,000: Edward A. McCune

\$3,000 to \$5,000: 2 names not given.....8,603

4 \$2,000 claims.....8,000

KITANNING—\$93,000

\$3,000 to \$5,000: Edward E. Brumbaugh, Wm. M. Hellman

5 \$2,000 claims.....8,895

7 \$1,000 claims.....7,000

LANCASTER—\$983,000

Christian J. Umble.....277,128

Name not given.....85,000

Name not given.....50,000

Name not given.....44,767

\$15,000 to \$20,000: 2 names not given.....39,067

\$12,000 to \$15,000: Dealer; 2 names not given.....37,356

\$8,000 to \$12,000: John M. Groff, James M. Lackey; Dealer, Broker; 3 names not given.....69,707

\$5,000 to \$8,000: Fred Fontz; Retired; 2 names not given.....26,530

\$3,000 to \$5,000: John B. Millesack; Miller, Auditor; 20 names not given.....92,664

13 \$2,000 claims.....26,000

15 \$1,000 claims.....15,000

Industrial: Co. No. 1, 39

claims.....6,337

Industrial: Co. No. 8, 27

claims.....3,007

LANDSOWNE—\$124,000

Name not given.....28,000

Name not given.....15,000

\$8,000 to \$12,000: 2 names not given.....20,000

\$3,000 to \$5,000: Wm. Courtenay; 2 names not given.....11,000

3 \$2,000 claims.....6,000

4 \$1,000 claims.....4,000

LATROBE—\$111,000

\$8,000 to \$12,000: Mariano Battaglia

\$3,000 to \$5,000: Patrick J. Reeves; 4 names not given.....17,906

3 \$2,000 claims.....6,000

1 claim.....1,141

LEBANON—\$344,000

Name not given.....100,000

Name not given.....70,000

Name not given.....65,000

\$15,000 to \$20,000: David Levey

\$3,000 to \$5,000: 5 names not given.....20,715

6 \$2,000 claims.....12,000

6 \$1,000 claims.....6,715

LEECHBURG—\$31,000

\$3,000 to \$5,000: W. F. Butler

4 \$2,000 claims.....8,000

5 \$1,000 claims.....5,000

LEWISBURG—\$104,000

Name not given.....57,000

\$5,000 to \$8,000: Benjamin F. Thoms

3 \$2,000 claims.....7,300

6 \$1,000 claims.....6,000

LEWISTOWN—\$114,000

\$8,000 to \$12,000: James B. McMeen

\$3,000 to \$5,000: 2 names not given.....10,000

4 \$2,000 claims.....8,000

7 \$1,000 claims.....7,000

LIGONIER—\$20,000

\$3,000 to \$5,000: 2 names not given.....10,000

1 claim.....2,020

LITITZ—\$45,000

\$3,000 to \$5,000: Amy L. Book; 2 names not given.....11,856

3 \$1,000 claims.....3,519

LLANERCH—\$38,000

\$5,000 to \$8,000: F. W. Dutcher

5 \$2,000 claims.....10,500

LUZERNE—\$65,000

Name not given.....50,000

3 \$1,000 claims.....3,000

LYNDORA—\$35,000

\$15,000 to \$20,000: Mike Mudrik

\$3,000 to \$5,000: Nikolas Macko

2 \$1,000 claims.....2,000

MCADOO—\$45,000

Name not given.....10,000

Miner.....4,014

1 claim.....1,000

MCKEESPORT—\$459,000

\$3,000 to \$5,000: Henry Kell; 1 name not given.....9,070

2 \$2,000 claims.....4,000

13 \$1,000 claims.....13,000

Industrial: Co. No. 1, 138

claims.....46,762

Industrial: Co. No. 3, 25

claims.....5,245

Industrial: Co. No. 10, 57

claims.....13,319

MAHANOCY CITY—\$120,000

\$8,000 to \$12,000: 2 names not given.....19,192

Name not given.....3,000

1 claim.....2,516

MANSFIELD—\$18,000

2 \$2,000 claims.....4,000

6 \$1,000 claims.....6,400

MARBLE—\$39,000

Name not given.....26,500

Dealer.....10,031

MARION—\$40,000

Name not given.....35,000

\$3,000 to \$5,000: 2 names not given.....10,000

PENNSYLVANIA—Continued

4 \$2,000 claims..... 8,000
2 \$1,000 claims..... 2,000

OVERBROOK—\$92,000

\$15,000 to \$20,000: 30,094
\$8,000 to \$12,000: 2 names
not given..... 19,098
\$5,000 to \$8,000: 3 names
not given..... 22,255
1 claim..... 1,000

OVERBROOK HILLS—\$16,000

Name not given..... 10,000
1 claim..... 2,000

PALMERTON—\$28,000

Name not given..... 7,000
Name not given..... 3,000
2 \$2,000 claims..... 4,100
2 \$1,000 claims..... 2,000

PECKVILLE—\$22,000

\$5,000 to \$8,000: Elmer W. Roberts
\$3,000 to \$5,000: Morris D. Lewis
1 claim..... 2,000
1 claim..... 1,000

PHILADELPHIA—\$41,000,000

Name not given..... 430,000
Morton B. Hirsch..... 337,000
Manufacturer..... 201,985
Name not given..... 171,000
Samuel Rosenbaum..... 170,000
Name not given..... 170,000
Name not given..... 153,000
Name not given..... 135,000
Name not given..... 109,000
Harry Schwartz..... 102,000
Name not given..... 100,500
Name not given..... 100,000
W. H. Rometsch..... 88,970
William W. Roper..... 86,662
Name not given..... 80,000
Name not given..... 80,000
Name not given..... 80,000
Name not given..... 79,500
Horace L. Wiggins..... 70,000
H. J. Kaltenthaler..... 60,000
Name not given..... 60,000
Name not given..... 60,000
Name not given..... 59,000
Name not given..... 58,020
Name not given..... 58,000
Name not given..... 57,450
Name not given..... 54,270
H. W. Bremer..... 53,800
Name not given..... 52,000
Name not given..... 50,000
Name not given..... 50,000
Name not given..... 50,000
Name not given..... 46,000
Name not given..... 44,478
Attorney..... 43,000
George S. Neff..... 42,600
Name not given..... 42,000
Name not given..... 40,000
Name not given..... 36,768
Name not given..... 35,000
Name not given..... 32,000
Name not given..... 30,000
John P. Habermehl..... 30,000
Name not given..... 30,000
Name not given..... 30,000
\$25,000 to \$30,000: Alex
Burnstein, Advertiser,
Agent, Physician, Retired,
Capitalist; 3 names not
given..... 208,695
\$20,000 to \$25,000: Rayburn
C. Smith; 2 Retired; 21
names not given..... 560,490
\$15,000 to \$20,000: Thomas
W. Buck, Wood Robin-
son; Retired; 18 names
not given..... 356,446
\$12,000 to \$15,000: John D.
Marsh, Charles W. Halde-
man, Thomas J. Doyle,
T. L. Cabaugh; Retired;
12 names not given..... 246,868
\$8,000 to \$12,000: Wolf Fre-
del, Herman S. Savage,
Philip Rogenbaogan, Wm.
Hewitt, Morris Field; 3
Physicians, 2 Retired;
Banker, Attorney, Phar-
macist; 47 names not
given..... 598,093
\$5,000 to \$8,000: Frank S.
Well, Frank J. Sien-
kiewicz, Alvin S. Schle-
gel, Samuel A. Gins-
burg; Executive, Chemist,
Manufacturer, Attorney,
Engineer, Diamond
Broker; 2 Retired, 2
Physicians; 18 names not
given..... 201,724
\$3,000 to \$5,000: Morgan F.
Vining, G. F. Townsend,
Edward S. Smith, Israel
Safra, Fred Rementer,
Carl Putzels, Thomas F.
O'Keefe, Robert McNeil,
Kaulakis, Ralph W. Hunt-
ley, Robert E. Galbraith,
Jr., Chas. H. Fowler,
Mercedes C. Fabiani, Gus
Borchard, John Crille; 2
Retired, Contractor, Ac-
countant, Manufacturer,
Jeweler; 108 names not
given..... 562,433
112 \$2,000 claims..... 224,000
287 \$1,000 claims..... 287,000
Industrial: Co. No. 1, 4492
claims..... 936,786
Industrial: Co. No. 3, 200
claims..... 39,672
Industrial: Co. No. 6, 67
claims..... 14,092
Industrial: Co. No. 7, 587
claims..... 82,463

Industrial: Co. No. 8, 620
claims..... 137,707
Industrial: Co. No. 9, 322
claims..... 50,729

PHILIPSBURG—\$81,000

Name not given..... 40,000
Name not given..... 5,000
2 \$2,000 claims..... 4,526
3 \$1,000 claims..... 3,000

PHOENIXVILLE—\$112,000

Name not given..... 36,930
Name not given..... 25,000
\$3,000 to \$5,000: Robt. W.
Pechini; 1 name not given

PITTSBURGH—\$51,000,000

2 \$1,000 claims..... 4,000
Harry E. McLain..... 462,383
Name not given..... 235,928
George W. Malone..... 203,000
Name not given..... 200,000
Name not given..... 166,000
Name not given..... 150,000
Name not given..... 125,000
Name not given..... 118,105
Name not given..... 113,840
Name not given..... 102,000

A. F. Haas

Manager

Mutual Life Insurance
Company of New York
Oliver Building
Pittsburgh, Pa.

Name not given..... 100,000
Name not given..... 96,683
Name not given..... 95,000
Christopher G. McKinley..... 80,000
Name not given..... 71,063
Name not given..... 59,000
Robert B. Petty, Jr..... 58,000
Louis Greenberger..... 57,200
Name not given..... 56,543
Edward A. Nungesser..... 53,853
Name not given..... 51,240
Charles Ruttenberg..... 50,000
Name not given..... 50,000
Frank Israel..... 49,000
George A. Dimling..... 49,000
Name not given..... 46,211
Name not given..... 46,000
Name not given..... 40,000
Realtor..... 39,761
George A. Ulling..... 38,920
Name not given..... 36,000
Name not given..... 35,000
Jacob Landau..... 33,500
Name not given..... 30,438
Merchant..... 30,173
Name not given..... 30,000
Name not given..... 30,000
\$25,000 to \$30,000: Fred S.
Robie, George W. Dipei,
Albert J. Casbeer; In-
surance Agent, Physician,
Merchant; 3 names not
given..... 237,618
\$20,000 to \$25,000: Moses
Schonfeld, Samuel H. Mc-
Kibben, Chalmers B. Mc-
Combs, Louis Eckstein;
Insurance Agent; 11
names not given..... 377,734
\$15,000 to \$20,000: Saul
Susman, Roy D. Schooley,
Ben Nydes, Patrick F.
McKnight, John D. Gra-
ham, Edward D. Freibert-
shauser, Josiah M. Egler,
Joseph P. Beggs; 2 Ex-
ecutives, Manager; 9
names not given..... 362,114
\$12,000 to \$15,000: John G.
Burns, John R. Ander-
son; Retired; 7 names
not given..... 135,915
\$8,000 to \$12,000: Joseph H.
Zeigler, Robert F. Sirera,
Edward A. Seiple, Salva-
tori Pusateri, Alvin L.
Mente, Sr., Helena May,
Ermenegildo Lisotto, Syd-
ney C. Lewars, Frank
Larkins, Joseph Heiden-
kamp, Jacob Goldberg,
Herman C. F. Gnamn,
John S. Fahey, R. Garey
Dickson, George A. Buse;
Grocer, 2 Merchants, Su-
perintendent, Insurance
Agent, Rabbi, Realtor, 32
names not given..... 538,228
\$5,000 to \$8,000: John E.
Schlegel, Wm. E. Rode-
meyer, George J. Leix,
John S. Jenks, Elizabeth
A. Ingels, Orland J. Fer-
rucci, Julia Chichwak,
Herbert C. Burchinal,
Michel Alberty; Insurance
Agent, Physician, Retired,
Salesman; 10 names not
given..... 157,604
\$3,000 to \$5,000: Gilbert A.
Zirekel, Jacob L. Wolf-
gram, Ralph H. Tate,
Peter Statti, A. R. Smeat-

on, Almon C. Roberts,
Phillip J. Reich, Gustav
G. Otto, Jr., Wm. Nied,
John Meller, Charles T.
Kirschler, John A. Ken-
nedy, Ralph John, Henry
W. Hinkel, Isaac Gucken-
heimer, George Dressel,
Harry R. Culp, Spiros D.
Contis, C. Casper, Eliza-
beth B. Bowdler, Charles
S. Banker; Cook, Store-
keeper, Butcher, Secre-
tary, Salesmen, Car-
penter; 73 names not
given..... 405,243
103 \$2,000 claims..... 206,231
178 \$1,000 claims..... 178,000
Industrial: Co. No. 1, 541
claims..... 155,955
Industrial: Co. No. 3, 92
claims..... 18,402
Industrial: Co. No. 6, 99
claims..... 19,901
Industrial: Co. No. 9, 124
claims..... 27,498
Industrial: Co. No. 10, 603
claims..... 123,233

PITTSBURGH—\$51,000,000

Industrial: Co. No. 1, 541
claims..... 155,955
Industrial: Co. No. 3, 92
claims..... 18,402
Industrial: Co. No. 6, 99
claims..... 19,901
Industrial: Co. No. 9, 124
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Industrial: Co. No. 10, 603
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PITTSBURGH—\$51,000,000

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claims..... 123,233

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Industrial: Co. No. 6, 99
claims..... 19,901
Industrial: Co. No. 9, 124
claims..... 27,498
Industrial: Co. No. 10, 603
claims..... 123,233

PITTSBURGH—\$51,000,000

Industrial: Co. No. 1, 541
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claims..... 123,233

SAINT DAVIDS—\$31,000

Name not given..... 21,091
Name not given..... 5,000

SAINT MARY'S—\$99,000

Francis A. Hauber..... 65,000
Banker..... 15,044
Farmer..... 10,012
1 claim..... 2,000

SAINT PETERS—\$13,000

Name not given..... 10,000

SAYRE—\$33,000

Name not given..... 10,000
1 claim..... 1,000

SCHUYLKILL HAVEN—\$63,000

Name not given..... 19,275
2 \$1,000 claims..... 2,005

SCRANTON—\$3,250,000

Name not given..... 122,664
Name not given..... 41,464
Name not given..... 36,000
Name not given..... 30,000
\$25,000 to \$30,000: A. P.
O'Donnell; 1 name not
given..... 43,511
\$15,000 to \$20,000: Sam
Cohen; 1 name not
given..... 38,682
\$12,000 to \$15,000: 4 names
not given..... 52,414
\$8,000 to \$12,000: Elizabeth
M. Raub, Frank G.
Yanul; Realtor; 7 names
not given..... 101,872
\$5,000 to \$8,000: Patrick
M. Walsh, Robert W.
Pfeffer, Charles Oram; 1
name not given..... 26,442
\$3,000 to \$5,000: Maurice
W. Collins, Isaac S. Call,
John Flannery, John T.
Gerrity, Joseph A. Ger-
rity, Moses Hinkle, David
Koransky, Patrick J.
Lavelle, James Marion, J.
Perks, Casimir Plasecki,
Joseph J. Walsh, Daniel
R. Watkins, Myrtle Wat-
rous; Superintendent, At-

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PITTSBURGH—\$51,000,000

Industrial: Co. No. 1, 541
claims..... 155,955

PENNSYLVANIA—Continued

Name not given..... 8,166	2 \$1,000 claims..... 2,556
\$3,000 to \$5,000: Franklin L. Holmes..... 2,000	THORNBURGH—\$18,000
1 claim..... 1,000	Name not given..... 15,040
SMITHFIELD—\$15,000	TIONESTA—\$18,000
\$3,000 to \$12,000: Robert C. Craig..... 2,000	Engineer..... 5,037
SOMERSET—\$125,000	Proprietor..... 3,063
Name not given..... 75,000	1 claim..... 2,013
Name not given..... 30,000	TOWANDA—\$89,000
4 \$1,000 claims..... 4,000	Name not given..... 24,500
SOUTHAMPTON—\$222,000	Housewife..... 10,014
W. Scholes..... 130,000	\$3,000 to \$5,000: 2 names
\$15,000 to \$20,000: Executive; 1 name not given 31,724	not given..... 10,000
SPRINGFIELD—\$139,000	1 claim..... 2,011
Name not given..... 100,000	3 \$1,000 claims..... 3,117
\$8,000 to \$12,000: 2 names	TROUT RUN—\$16,000
not given..... 20,000	Physician..... 11,048
\$3,000 to \$5,000: 2 names	1 claim..... 1,000
not given..... 9,000	TROY—\$16,000
2 \$1,000 claims..... 2,000	\$5,000 to \$8,000: George N. McClure..... 20,000
SPRING GROVE—\$20,000	\$3,000 to \$5,000: Joseph H. Preston..... 13,186
\$3,000 to \$5,000: Stephen Wildasin, A. O. Mallen..... 8,000	TUNKHANNOCK—\$37,000
1 claim..... 2,000	\$15,000 to \$20,000: Archie W. Sherwood..... 20,000
2 \$1,000 claims..... 2,032	\$8,000 to \$12,000: Frederick B. Jennings..... 13,186
STROUDSBURG—\$39,000	Physician..... 13,186
\$5,000 to \$12,000: Charles E. McGinn..... 4,000	2 \$2,000 claims..... 4,001
Name not given..... 2,500	TYRONE—\$96,000
1 claim..... 1,023	Name not given..... 20,360
STURGEN—\$14,000	\$5,000 to \$8,000: Joseph C. Stine..... 2,500
Name not given..... 10,000	1 claim..... 2,000
SUNBURY—\$92,000	2 \$1,000 claims..... 2,000
Name not given..... 6,325	UNION CITY—\$39,000
2 \$2,000 claims..... 6,810	\$8,000 to \$12,000: Clarence B. Crooker; Manufacturer..... 20,782
5 \$1,000 claims..... 5,400	\$3,000 to \$5,000: Lavergne J. Everett..... 2,000
SUSQUEHANNA—\$30,000	2 \$1,000 claims..... 2,000
Name not given..... 10,000	UNIONTOWN—\$159,000
Name not given..... 5,000	Name not given..... 14,652
3 \$1,000 claims..... 3,082	\$5,000 to \$8,000: John J. O'Neill; Merchant; 1 name not given..... 19,433
SWARTHMORE—\$189,000	\$3,000 to \$5,000: Lloyd H. Smith; 1 name not given..... 7,000
Name not given..... 84,000	3 \$2,000 claims..... 6,000
\$20,000 to \$25,000: Robert E. Sharpless..... 13,000	1 claim..... 1,046
Name not given..... 10,451	Industrial: Co. No. 9, 37
Banker..... 5,113	claims..... 6,732
\$3,000 to \$5,000: Retired; 4 names not given..... 24,214	UPPER DARBY—\$47,000
1 claim..... 1,000	\$8,000 to \$12,000: 2 names
SWISSVALE—\$14,000	not given..... 20,000
\$8,000 to \$12,000: 2 names	1 claim..... 2,500
not given..... 21,960	3 \$1,000 claims..... 3,000
Store Manager..... 4,356	

VANDERGRIFT—\$90,000

H. John Kuhns..... 31,000	VILLA NOVA—\$89,000
Merchant..... 10,579	Name not given..... 40,000
\$3,000 to \$5,000: Thomas J. Toy..... 3,315	Retired..... 14,146
3 \$1,000 claims..... 3,315	Manufacturer..... 10,624
VILLAGE—\$89,000	Banker..... 3,911
Name not given..... 40,000	WARREN—\$14,000
Retired..... 14,146	\$5,000 to \$8,000: 2 names
Manufacturer..... 10,624	not given..... 14,000
Banker..... 3,911	\$3,000 to \$5,000: Stella A. Schuler; 1 name not given..... 6,000
WARREN—\$14,000	8 \$1,000 claims..... 8,000
\$5,000 to \$8,000: 2 names	WASHINGTON—\$320,000
not given..... 14,000	Name not given..... 50,000
\$3,000 to \$5,000: Stella A. Schuler; 1 name not given..... 6,000	Name not given..... 25,230
8 \$1,000 claims..... 8,000	Name not given..... 19,140
WASHINGTON—\$320,000	\$8,000 to \$12,000: John A. Schaulis, Boyd H. McMurray..... 20,000
Name not given..... 50,000	\$5,000 to \$8,000: John L. Stewart, Norman N. Russell; 1 name not given 17,664
Name not given..... 25,230	\$3,000 to \$5,000: 3 names
Name not given..... 19,140	not given..... 10,000
\$8,000 to \$12,000: John A. Schaulis, Boyd H. McMurray..... 20,000	5 \$2,000 claims..... 10,000
\$5,000 to \$8,000: John L. Stewart, Norman N. Russell; 1 name not given 17,664	4 \$1,000 claims..... 4,000
\$3,000 to \$5,000: 3 names	WATSONTOWN—\$21,000
not given..... 10,000	Engineer..... 6,052
4 \$1,000 claims..... 4,000	\$3,000 to \$5,000: Wm. A. Robbins..... 2,000
WATSONTOWN—\$21,000	1 claim..... 2,000
Engineer..... 6,052	WAYNE—\$367,000
\$3,000 to \$5,000: Wm. A. Robbins..... 2,000	Name not given..... 194,110
1 claim..... 2,000	Executive..... 50,372
WAYNE—\$367,000	Name not given..... 50,000
Name not given..... 194,110	Name not given..... 25,000
Executive..... 50,372	\$5,000 to \$8,000: Book-keeper; 1 name not given 11,102
Name not given..... 50,000	\$3,000 to \$5,000: I. Walter Conner; 1 name not given 7,025
Name not given..... 25,000	WAYNESBORO—\$75,000
\$5,000 to \$8,000: Book-keeper; 1 name not given 11,102	Retired..... 10,083
\$3,000 to \$5,000: I. Walter Conner; 1 name not given 7,025	Name not given..... 5,000
WAYNESBORO—\$75,000	WAYNESBURG—\$42,000
Retired..... 10,083	\$3,000 to \$5,000: David W. Fox, LeMoyné Hoge..... 10,000
Name not given..... 5,000	1 claim..... 2,000
\$3,000 to \$5,000: David W. Fox, LeMoyné Hoge..... 10,000	2 \$1,000 claims..... 2,000
1 claim..... 2,000	WELLSBORO—\$76,000
2 \$1,000 claims..... 2,000	Name not given..... 10,000
WELLSBORO—\$76,000	Name not given..... 6,925
Name not given..... 10,000	\$3,000 to \$5,000: 5 names
Name not given..... 6,925	not given..... 23,168
\$3,000 to \$5,000: 5 names	4 \$2,000 claims..... 8,000
not given..... 23,168	4 \$1,000 claims..... 4,000
4 \$2,000 claims..... 8,000	
4 \$1,000 claims..... 4,000	

WEST CHESTER—\$125,000

Nurseryman..... 5,963	WESTFIELD—\$48,000
\$3,000 to \$5,000: 3 names	\$20,000 to \$25,000: Basil E. Trowbridge..... 2,047
not given..... 11,000	\$5,000 to \$8,000: Winfred W. Marsh..... 1,000
3 \$2,000 claims..... 6,685	1 claim..... 2,047
2 \$1,000 claims..... 2,000	1 claim..... 1,000
WESTFIELD—\$48,000	WEST PITTSBURGH—\$70,000
\$3,000 to \$5,000: 3 names	Name not given..... 9,066
not given..... 11,000	2 \$2,000 claims..... 4,000
3 \$2,000 claims..... 6,685	1 claim..... 1,000
2 \$1,000 claims..... 2,000	WEST READING—\$62,000
WEST PITTSBURGH—\$70,000	Charles W. Titlow..... 35,660
Name not given..... 9,066	WILKES BARRE—\$125,000
2 \$2,000 claims..... 4,000	John B. Wolfe..... 60,000
1 claim..... 1,000	Name not given..... 59,216
WEST READING—\$62,000	\$25,000 to \$30,000: J. J. Inman..... 20,000
Charles W. Titlow..... 35,660	\$20,000 to \$25,000: Edward B. Carr..... 8,000
WILKES BARRE—\$125,000	\$8,000 to \$12,000: Pharmacist, Florist, 2 Retired; 3 names not given..... 72,390
John B. Wolfe..... 60,000	\$5,000 to \$8,000: W. A. Reichard; 2 Retired, Lumberman, Grocer..... 29,917
Name not given..... 59,216	\$3,000 to \$5,000: Leander H. Burttschell; Salesman; 9 names not given..... 60,004
\$25,000 to \$30,000: J. J. Inman..... 20,000	20 \$2,000 claims..... 40,000
\$20,000 to \$25,000: Edward B. Carr..... 8,000	22 \$1,000 claims..... 22,000
\$8,000 to \$12,000: Pharmacist, Florist, 2 Retired; 3 names not given..... 72,390	Industrial: Co. No. 8, 127
\$5,000 to \$8,000: W. A. Reichard; 2 Retired, Lumberman, Grocer..... 29,917	claims..... 32,116
\$3,000 to \$5,000: Leander H. Burttschell; Salesman; 9 names not given..... 60,004	WILKINSBURG—\$348,000
20 \$2,000 claims..... 40,000	Name not given..... 23,000
22 \$1,000 claims..... 22,000	\$15,000 to \$20,000: F. C. Albrecht..... 20,017
Industrial: Co. No. 8, 127	Name not given..... 15,000
claims..... 32,116	\$8,000 to \$12,000: John G. Miles; 2 names not given 29,300
WILKINSBURG—\$348,000	\$5,000 to \$8,000: Samuel B. Gardner..... 8,000
Name not given..... 23,000	\$3,000 to \$5,000: 2 names
\$15,000 to \$20,000: F. C. Albrecht..... 20,017	not given..... 8,000
Name not given..... 15,000	8 \$2,000 claims..... 16,000
\$8,000 to \$12,000: John G. Miles; 2 names not given 29,300	5 \$1,000 claims..... 5,000
\$5,000 to \$8,000: Samuel B. Gardner..... 8,000	WILLIAMSBURG—\$106,000
\$3,000 to \$5,000: 2 names	Name not given..... 33,000
not given..... 8,000	1 claim..... 1,003
8 \$2,000 claims..... 16,000	Industrial: Co. No. 9, 239
5 \$1,000 claims..... 5,000	claims..... 52,244
WILLIAMSBURG—\$106,000	WILLIAMSPORT—\$980,000
Name not given..... 33,000	Wm. P. Beeber..... 485,000
1 claim..... 1,003	Attorney..... 32,000
Industrial: Co. No. 9, 239	Name not given..... 19,000
claims..... 52,244	\$8,000 to \$12,000: Robert F. Trainer; 2 names not given 32,982
WILLIAMSPORT—\$980,000	\$5,000 to \$8,000: 2 names
Wm. P. Beeber..... 485,000	not given..... 12,460
Attorney..... 32,000	\$3,000 to \$5,000: Morris L. Case, F. A. Field, James E. Logue; 8 names not given 44,057
Name not given..... 19,000	17 \$2,000 claims..... 34,000
\$8,000 to \$12,000: Robert F. Trainer; 2 names not given 32,982	24 \$1,000 claims..... 24,000
\$5,000 to \$8,000: 2 names	WINDBER—\$70,000
not given..... 12,460	Name not given..... 10,000
\$3,000 to \$5,000: Morris L. Case, F. A. Field, James E. Logue; 8 names not given 44,057	1 claim..... 2,000
17 \$2,000 claims..... 34,000	2 \$1,000 claims..... 2,000
24 \$1,000 claims..... 24,000	WOODMERE—\$28,000
WINDBER—\$70,000	Name not given..... 25,000
Name not given..... 10,000	WYNCOTE—\$371,000
1 claim..... 2,000	Name not given..... 300,000
2 \$1,000 claims..... 2,000	Name not given..... 50,000
WOODMERE—\$28,000	1 claim..... 1,008
Name not given..... 25,000	WYNNWOOD—\$78,000
WYNCOTE—\$371,000	Name not given..... 25,000
Name not given..... 300,000	Name not given..... 10,000
Name not given..... 50,000	\$5,000 to \$8,000: 4 names
1 claim..... 1,008	not given..... 25,000
WYNNWOOD—\$78,000	3 \$2,000 claims..... 6,000
Name not given..... 25,000	WYOMISSING—\$35,000
Name not given..... 10,000	Name not given..... 20,000
\$5,000 to \$8,000: 4 names	1 claim..... 2,000
not given..... 25,000	1 claim..... 1,000
3 \$2,000 claims..... 6,000	WYOMISSING HILLS—\$13,000
WYOMISSING—\$35,000	Name not given..... 10,000
Name not given..... 20,000	YARDLEY—\$37,000
1 claim..... 2,000	\$15,000 to \$20,000: Jesse E. Harper..... 10,000
1 claim..... 1,000	Name not given..... 10,000
WYOMISSING HILLS—\$13,000	YORK—\$615,000
Name not given..... 10,000	Name not given..... 180,000
YARDLEY—\$37,000	Name not given..... 42,000
\$15,000 to \$20,000: Jesse E. Harper..... 10,000	Merchant..... 40,338
Name not given..... 10,000	\$20,000 to \$25,000: Company
YORK—\$615,000	Treasurer; 1 name not given 45,388
Name not given..... 180,000	\$15,000 to \$20,000: 2 names
Name not given..... 42,000	not given..... 37,000
Merchant..... 40,338	\$8,000 to \$12,000: Winfield S. Yingling; 4 names not given 52,466
\$20,000 to \$25,000: Company	Manager..... 5,042
Treasurer; 1 name not given 45,388	\$3,000 to \$5,000: Manufacturer; 5 names not given 23,677
\$15,000 to \$20,000: 2 names	10 \$2,000 claims..... 20,831
not given..... 37,000	16 \$1,000 claims..... 16,000
\$8,000 to \$12,000: Winfield S. Yingling; 4 names not given 52,466	Industrial: Co. No. 9, 30
Manager..... 5,042	claims..... 5,276
\$3,000 to \$5,000: Manufacturer; 5 names not given 23,677	YORKHAVEN—\$19,000
10 \$2,000 claims..... 20,831	\$3,000 to \$5,000: Jacob Bruah; 1 name not given 7,000
16 \$1,000 claims..... 16,000	2 \$2,000 claims..... 4,000
Industrial: Co. No. 9, 30	
claims..... 5,276	

RHODE ISLAND

Total Payments in State.....	\$29,000,000
Increase in Payments in 1933.....	\$3,200,000
Percentage of Increase.....	12%
Rank in Payments among States.....	30th
Rank in Population.....	37th
Payments Per Capita.....	\$42.20

AUBURN—\$74,000	Name not given..... 50,000
Name not given..... 56,000	Name not given..... 50,000
Name not given..... 6,000	Name not given..... 50,000
Name not given..... 4,185	Name not given..... 40,000
1 claim..... 1,500	Name not given..... 39,399
BARRINGTON—\$60,000	Name not given..... 39,624
\$3,000 to \$5,000: 2 names	Name not given..... 34,000
not given..... 8,000	Name not given..... 31,395
2 \$2,000 claims..... 4,019	Name not given..... 30,000
CRANSTON—\$130,000	Name not given..... 30,000
Name not given..... 8,000	\$20,000 to \$25,000: Owner of Garage; 4 names not given 117,744
\$3,000 to \$5,000: 2 names	\$15,000 to \$20,000: 2 names
not given..... 8,668	not given..... 37,293
3 \$2,000 claims..... 6,000	\$8,000 to \$12,000: Charles Silverman; Retired; 21 names not given..... 233,794
3 \$1,000 claims..... 3,000	\$5,000 to \$8,000: Charles E. Tompkins; Housewife, Financier, 2 Executives, Dry Goods Merchant; 6 names not given..... 74,473
CENTRAL FALLS—\$18,000	\$3,000 to \$5,000: Thomas Dickinson; Storekeeper, Retired, Jeweler; 24 names not given..... 113,839
Name not given..... 11,500	26 \$2,000 claims..... 52,000
1 claim..... 2,500	82 \$1,000 claims..... 82,000
EDGEWOOD—\$84,000	Industrial: Co. No. 1, 1506
Name not given..... 30,000	claims..... 317,304
Name not given..... 20,000	RIVERVIEW—\$12,000
\$8,000 to \$12,000: 2 names	Name not given..... 10,000
not given..... 19,000	TIVERTON—\$31,000
\$3,000 to \$5,000: 2 names	Name not given..... 25,000
not given..... 8,000	2 \$1,000 claims..... 2,034
1 claim..... 2,500	WARWICK—\$75,000
NEWPORT—\$234,000	Name not given..... 14,000
Name not given..... 46,500	1 claim..... 1,000
\$8,000 to \$12,000: Retired; 1 name not given..... 20,017	WEST WARWICK—\$93,000
Name not given..... 7,000	Name not given..... 26,000
\$3,000 to \$5,000: 4 names	Name not given..... 10,000
not given..... 16,240	3 \$1,000 claims..... 3,000
5 \$2,000 claims..... 10,000	Industrial: Co. No. 1, 201
7 \$1,000 claims..... 7,000	claims..... 42,948
PAWTUCKET—\$843,000	WOONSOCKET—\$675,000
\$25,000 to \$30,000: Charles A. Roberts; 1 name not given..... 54,200	Morris Falk..... 67,500
Name not given..... 21,000	\$8,000 to \$12,000: 2 names
Name not given..... 14,673	not given..... 20,000
Name not given..... 10,000	\$3,000 to \$5,000: 5 names
Name not given..... 6,000	not given..... 18,316
8 \$2,000 claims..... 16,000	4 \$1,000 claims..... 4,000
10 \$1,000 claims..... 10,000	Industrial: Co. No. 1, 486
Industrial: Co. No. 1, 669	claims..... 116,314
claims..... 150,777	
PROVIDENCE—\$4,562,000	
Name not given..... 200,000	
Name not given..... 75,000	
Name not given..... 56,269	
James O. Otis..... 54,900	
Name not given..... 54,000	

SOUTH CAROLINA

Total Payments in State.....	\$20,300,000
Decreases in Payments in 1933.....	\$5,800,000
Percentage of Decrease.....	22%
Rank in Payments among States.....	36th
Rank in Population.....	26th
Payments Per Capita.....	\$12.30

ALCOLU—\$150,000		CADES—\$14,000	
Name not given.....	108,000	\$3,000 to \$5,000: Wm. J	
Name not given.....	36,492	Smiley, Ella J. Thomas	
		8,000
ANDERSON—\$141,000		1 claim	2,007
Name not given.....	20,000		
\$8,000 to \$12,000: 2 names		CAMDEN—\$42,000	
not given.....	19,435	Name not given.....	10,000
\$5,000 to \$8,000: Farmer,		Farmer.....	3,003
Cotton Buyer	12,249	1 claim	1,000
\$3,000 to \$5,000: James			
Crowther, Alice K. Brown,		CAMERON—\$17,000	
Frederic Wm. Nardin; 3		\$8,000 to \$12,000: Edgar L.	
names not given.....	23,815	McGowan	
5 \$2,000 claims.....	10,000	1 claim	1,000
9 \$1,000 claims.....	9,000		
Industrial: Co. No. 4, 60		CHARLESTON—\$785,000	
claims	10,807	Name not given.....	51,000
		Name not given.....	27,078
BAMBURG—\$41,000		Name not given.....	20,500
\$3,000 to \$5,000: Louis		Name not given.....	17,000
Kobetz		\$12,000 to \$15,000: Mer-	
2 \$2,000 claims.....	4,618	chant; 1 name not given	
1 \$1,000 claims.....	3,000	23,560
		\$5,000 to \$8,000: 3 names	
BEAUFORT—\$37,000		not given.....	20,582
\$8,000 to \$12,000: John L.		\$3,000 to \$5,000: Retired;	
Wall; Housewife	22,060	10 names not given.....	42,655
1 claim	2,003	11 \$2,000 claims.....	22,000
1 claim	1,005	12 \$1,000 claims.....	12,498
		Industrial: Co. No. 4, 278	
BELTON—\$35,000		claims.....	67,315
Name not given.....	13,500	Industrial: Co. No. 5, 31	
1 claim	2,000	claims	8,634
2 \$1,000 claims.....	2,000		
Industrial: Co. No. 4, 77		CLOVER—\$37,000	
claims	10,079	\$8,000 to \$12,000: J. F. Pur-	
		sley	
BENNETTSTOWN—\$74,000		Name not given.....	5,000
Name not given.....	25,220		
\$20,000 to \$25,000: Wm. T.		COLUMBIA—\$632,000	
Aycok		Name not given.....	55,270
\$12,000 to \$15,000: Jas. E.		Executive	34,126
Rainwater		Executive	30,065
2 \$1,000 claims.....	2,001	\$20,000 to \$25,000: W. C.	
		Rion, Henry L. Evans; 1	
BISHOPVILLE—\$22,000		name not given.....	70,300
Name not given.....	10,000		
3 \$1,000 claims.....	3,717		

SOUTH CAROLINA—Continued

\$15,000 to \$20,000: Morris C. Lumpkin, Realtor; 1 name not given..... 51,776
\$12,000 to \$15,000: Lazarus Levkoff, Charles M. Ninger; 3 names not given..... 68,173
\$8,000 to \$12,000: Merchant; 1 name not given..... 20,687
\$5,000 to \$8,000: Charles E. Timmons; 1 name not given..... 20,036
\$3,000 to \$5,000: W. B. Wallace, Nathaniel Glat; Merchant; 1 name not given..... 13,029
\$2,000 to \$3,000: 8,000
\$1,000 to \$2,000: 9,000

NEWBERRY—\$74,000

\$15,000 to \$20,000: John M. Kinard
Name not given..... 10,000
\$3,000 to \$5,000: W. B. Wallace, Nathaniel Glat; Merchant; 1 name not given..... 13,029
\$2,000 to \$3,000: 8,000
\$1,000 to \$2,000: 9,000

ORANGEBURG—\$37,000

\$8,000 to \$12,000: Policeman; 1 name not given..... 20,036
\$3,000 to \$5,000: Policeman; 1 name not given..... 7,012
1 claim 2,000

PAGELAND—\$23,000

\$8,000 to \$12,000: James E. Agerton
\$3,000 to \$5,000: C. W. Arant
2 \$1,000 claims..... 2,004

ROCK HILL—\$91,000

Name not given..... 25,000
7 \$2,000 claims..... 14,500
5 \$1,000 claims..... 5,000
Industrial: Co. No. 4, 43
claims 7,943

SAINT MATTHEWS—\$40,000

\$20,000 to \$25,000: Samuel M. Guess
1 claim 2,000
3 \$1,000 claims..... 3,000

SPARTANBURG—\$232,000

Name not given..... 45,887
Name not given..... 45,500
Name not given..... 17,000
Name not given..... 15,000
\$5,000 to \$8,000: David E. McCutchin
\$3,000 to \$5,000: James F. Claffey; Water Works Employee; 2 names not given..... 20,393
5 \$2,000 claims..... 10,000
8 \$1,000 claims..... 8,000
Industrial: Co. No. 2, 12
claims 2,398
Industrial: Co. No. 4, 201
claims 41,437

SPRINGFIELD—\$27,000

\$8,000 to \$12,000: John S. Clark
Name not given..... 8,000

SUMTER—\$90,000

\$8,000 to \$12,000: Eugene L. Witherspoon, Perry Beattie, G. W. Bradford, Covert M. Brand..... 40,742

GREENVILLE—\$341,000

Name not given..... 36,652
\$15,000 to \$20,000: Claude Ramsaur
\$8,000 to \$12,000: Silas L. McBee; 1 name not given..... 21,600
\$5,000 to \$8,000: 2 names not given..... 13,000
\$3,000 to \$5,000: C. A. Mitchell, Thomas A. Sizemore, John S. Hunter, A. J. Graham, I. C. Green; 5 names not given..... 44,563
11 \$2,000 claims..... 22,600
12 \$1,000 claims..... 12,000
Industrial: Co. No. 2, 6
claims 1,308
Industrial: Co. No. 4, 57
claims 13,765
Industrial: Co. No. 5, 26
claims 7,360

GREENWOOD—\$195,000

Name not given..... 86,105
Name not given..... 20,000
Name not given..... 10,000
Attorney 3,020
2 \$2,000 claims..... 4,000
7 \$1,000 claims..... 7,000
Industrial: Co. No. 4, 67
claims 14,773
Industrial: Co. No. 5, 25
claims 7,318

HARTSVILLE—\$46,000

\$10,000 to \$15,000: Matthew W. Byrd, Edwin P. Newsum; Banker & Farmer
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 3,085

KERSHAW—\$33,000

4 \$2,000 claims..... 8,000
4 \$1,000 claims..... 3,000

LAMAR—\$27,000

\$10,000 to \$15,000: 3 names not given..... 12,000
5 \$1,000 claims..... 5,000

LAURENS—\$54,000

\$10,000 to \$15,000: 3 names not given..... 18,500
\$10,000 to \$15,000: Martin L. Roper
2 \$2,000 claims..... 4,000
5 \$1,000 claims..... 6,000

LYNCHBURG—\$12,000

Name not given..... 10,000

MANNING—\$40,000

Name not given..... 28,000
Name not given..... 4,000
2 \$1,000 claims..... 2,500

MARION—\$45,000

\$12,000 to \$15,000: Thomas B. Monroe
1 claim 2,000
4 \$1,000 claims..... 4,000

\$5,000 to \$8,000: Hannibal N. Forester; 1 name not given..... 14,500
\$3,000 to \$5,000: Perry M. Parrott, Dr. I. D. Davis, Jr.; 1 name not given 10,000
1 claim 2,000
3 \$1,000 claims..... 3,001

SWANSEA—\$42,000

\$25,000 to \$30,000: George F. Raab
Farmer 6,043
1 claim 2,000

TAYLORS—\$35,000

\$8,000 to \$12,000: Thaddeus E. Green
Name not given..... 3,000
2 \$2,000 claims..... 4,005
2 \$1,000 claims..... 2,000

TIMMONSVILLE—\$234,000

Shady M. Young..... 168,000
Name not given..... 100,000
Name not given..... 7,217
3 \$1,000 claims..... 3,000

UNION—\$134,000

Manager 25,184
Name not given..... 20,000
Executive 15,087
Name not given..... 6,000
5 \$2,000 claims..... 10,000
3 \$1,000 claims..... 3,000
Industrial: Co. No. 4, 101
claims 28,112

WESTMINSTER—\$22,000

\$8,000 to \$12,000: Jacob H. Barnett
2 \$1,000 claims..... 2,188

WILLIAMSTON—\$34,000

Name not given..... 15,000
Name not given..... 5,000
3 \$1,000 claims..... 3,000

WINSBORO—\$66,000

Name not given..... 12,500
Name not given..... 6,500
\$3,000 to \$5,000: James E. McDonald
6 \$2,000 claims..... 12,000
2 \$1,000 claims..... 2,000

WOODWARD—\$39,000

\$15,000 to \$20,000: Wm. M. Patrick; 1 name not given..... 34,000

YONGES ISLAND—\$17,000

Farmer 11,500
Name not given..... 3,000

YORK—\$59,000

Merchant 15,594
\$8,000 to \$12,000: 2 names not given..... 21,000
Name not given..... 5,500
\$3,000 to \$5,000: 3 names not given..... 10,019
3 \$1,000 claims..... 3,000

\$5,000 to \$8,000: Salesman; 1 name not given..... 11,790
\$3,000 to \$5,000: Mrs. Jennie I. Gels, John Mundt, Alfred J. Stone, Herbert C. E. Meyer; Farmer; 5 names not given..... 40,216
13 \$2,000 claims..... 26,000
12 \$1,000 claims..... 12,000

SPEARFISH—\$32,000

Banker 7,423
Name not given..... 4,425
1 claim 2,518
1 claim 1,000

SUMMIT—\$17,000

\$3,000 to \$5,000: Olaf Melby
1 claim 2,444
2 \$1,000 claims..... 2,439

VERMILION—\$32,000

\$8,000 to \$12,000: Frank C. Hron
1 claim 2,000

1 claim 2,000
3 \$1,000 claims..... 2,004

VOLGA—\$31,000

Name not given..... 17,000
Name not given..... 8,000
1 claim 1,000

WENTWORTH—\$15,000

\$5,000 to \$8,000: Charles W. Hanneman
\$3,000 to \$5,000: Anthony L. Berther
WINNER—\$20,000
Name not given..... 13,023
Name not given..... 12,000
1 claim 1,080

YANKTON—\$49,000

Name not given..... 13,418
Name not given..... 10,728
\$3,000 to \$5,000: Emil F. Horacek
4 \$1,000 claims..... 4,500

TENNESSEE

Total Payments in State..... \$43,800,000
Increase in Payments in 1933..... \$1,400,000
Percentage of Increase..... 3%
Rank in Payments among States..... 20th
Rank in Population..... 18th
Payments Per Capita..... \$16.80

ATHENS—\$35,000

\$12,000 to \$15,000: George L. Ray
1 claim 2,000
1 claim 1,000
Industrial: Co. No. 5, 21
claims 5,301

BIG SANDY—\$17,000

\$12,000 to \$15,000: H. E. Cairtrill
1 claim 1,000

BRISTOL—\$90,000

\$12,000 to \$15,000: John H. Faucette
Name not given..... 10,000
5 \$2,000 claims..... 10,000
3 \$1,000 claims..... 3,000

BRITTS LANDING—\$11,000

Name not given..... 10,000

BROWNSVILLE—\$72,000

\$12,000 to \$15,000: Dr. Albert W. Livingston
\$8,000 to \$12,000: 2 names not given..... 22,000
Farmer 5,114

\$3,000 to \$5,000: Abner H. Eason; 3 names not given..... 15,000
5 \$1,000 claims..... 5,000

CENTERVILLE—\$23,000

\$5,000 to \$8,000: James C. Hobbs
Name not given..... 4,000
1 claim 2,000
1 claim 1,000

CHARLESTON—\$42,000

Kins C. Hooper..... 30,000
Name not given..... 10,000

CHATTANOOGA—\$1,933,000

John G. Pope..... 214,444
Terrel M. Clemons..... 163,000
Edwin B. Anderson..... 122,600
J. Frank Harrison..... 92,500
Name not given..... 35,000
\$25,000 to \$30,000: Sam Ginsburg
\$20,000 to \$25,000: John T. Lupton; 1 name not given..... 48,520
Merchant 16,230

\$8,000 to \$12,000: Abner C. Carroll, John V. Dorst; Merchant; 4 names not given..... 70,170
\$5,000 to \$8,000: Enoch W. Tinker; Retired; 2 names not given..... 27,243
\$3,000 to \$5,000: Walter E. Biggers; Merchant; 10 names not given..... 51,413
22 \$2,000 claims..... 44,000
17 \$1,000 claims..... 17,000
Industrial: Co. No. 2, 23
claims 5,737
Industrial: Co. No. 5, 75
claims 19,563
Industrial: Co. No. 6, 318
claims 45,391
Industrial: Co. No. 12, 10,798
claims 7,119

CLARKSVILLE—\$104,000

Name not given..... 5,089
\$3,000 to \$5,000: 5 names not given..... 22,922
5 \$2,000 claims..... 10,000
4 \$1,000 claims..... 4,000
Industrial: Co. No. 6, 44
claims 7,119

CLEVELAND—\$126,000

Howard M. Mills..... 65,646
\$3,000 to \$5,000: George M. Gooch
3 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000
Industrial: Co. No. 2, 5
claims 470
Industrial: Co. No. 12, 423

CLINTON—\$12,000

\$5,000 to \$8,000: Edward M. Culp
Name not given..... 3,000

CLINTON—\$17,000

\$5,000 to \$8,000: Cleve Daugherty
Physician 3,116

COLLIERSVILLE—\$49,000

Name not given..... 35,500
Retired 7,023
1 claim 2,000

COLUMBIA—\$69,000

4 \$2,000 claims..... 8,000
3 \$1,000 claims..... 3,000
Industrial: Co. No. 6, 99
claims 12,078

COOKEVILLE—\$28,000

\$5,000 to \$8,000: Edward E. Dorman
\$3,000 to \$5,000: Samuel E. Tinsley
1 claim 2,000
1 claim 1,000

COVINGTON—\$110,000

\$25,000 to \$30,000: John T. Garner

SOUTH DAKOTA

Total Payments in State..... \$7,300,000
Decrease in Payments in 1933..... \$700,000
Percentage of Decrease..... 9%
Rank in Payments among States..... 44th
Rank in Population..... 36th
Payments Per Capita..... \$10.55

ABERDEEN—\$140,000

Name not given..... 5,034
\$3,000 to \$5,000: C. R. Zimmerman; 1 name not given..... 10,000
4 \$2,000 claims..... 8,000
5 \$1,000 claims..... 5,200

ALCESTER—\$15,000

\$3,000 to \$5,000: Gottlieb J. Valstad, Hans Westin; 1 name not given..... 9,821
1 claim 1,008

CANTON—\$22,000

Name not given..... 9,934
\$3,000 to \$5,000: Andrew Noyd

CENTERVILLE—\$16,000

Clerk 5,023
Name not given..... 5,000
1 claim 2,000

COLMAN—\$13,000

Name not given..... 5,822
2 \$2,000 claims..... 4,872

DEADWOOD—\$35,000

Street Commissioner 12,013
Name not given..... 3,157
2 \$2,000 claims..... 4,000

FLANDREAU—\$21,000

\$5,000 to \$8,000: 2 names not given..... 11,787
Name not given..... 4,000
1 claim 1,003

HUDSON—\$15,000

Name not given..... 10,000
3 \$1,000 claims..... 3,253

HURON—\$127,000

Name not given..... 25,000
\$15,000 to \$20,000: Gordon W. Erickson
Name not given..... 6,000
\$3,000 to \$5,000: Emil F. Herrig; 1 name not given..... 6,700
4 \$2,000 claims..... 8,500
6 \$1,000 claims..... 6,000

JEFFERSON—\$17,000

Name not given..... 13,000
1 claim 1,019

LEAD—\$50,000

\$3,000 to \$5,000: 2 names not given..... 6,000
1 claim 2,000
2 \$1,000 claims..... 2,004

MADISON—\$28,000

Name not given..... 4,000
2 \$2,000 claims..... 4,541
3 \$1,000 claims..... 3,000

MARION—\$48,000

Merchant 28,467
\$8,000 to \$12,000: Albert E. Hofer
1 claim 2,000

MITCHELL—\$146,000

Name not given..... 12,252
\$8,000 to \$12,000: James E. Williams
\$3,000 to \$5,000: Wm. A. Herbert, Wm. H. Herbert, Claude Sanders; 1 name not given..... 18,500
9 \$2,000 claims..... 18,000
5 \$1,000 claims..... 5,000

PIERRE—\$48,000

\$20,000 to \$25,000: Leslie L. Schaeff
\$5,000 to \$8,000: Emmet C. Lee
Name not given..... 4,613
2 \$1,000 claims..... 2,000

RAPID CITY—\$93,000

\$5,000 to \$8,000: George B. Roslous
Salesman 3,010
2 \$2,000 claims..... 4,000
4 \$1,000 claims..... 4,000

REDFIELD—\$36,000

Name not given..... 15,000
\$5,000 to \$8,000: Clarence C. Fisher; 1 name not given..... 20,025
Name not given..... 7,000
Name not given..... 5,000
4 \$2,000 claims..... 9,000
4 \$1,000 claims..... 4,000

SIOUX FALLS—\$330,000

\$8,000 to \$12,000: 3 names not given..... 21,827

STRENGTH!

The Story in One Word
of the Provident's
Financial Condition

\$1.37 OF ASSETS FOR
EVERY \$1.00 OF LIABILITY

More than 46 years in business. Rated "A" (excellent) each year, including 1934, by the Alfred M. Best Company. Doing business in 34 states, the District of Columbia and the Province of British Columbia in Canada.

THE PROVIDENT
LIFE AND ACCIDENT INSURANCE COMPANY
Chattanooga, Tennessee

TENNESSEE—Continued		11 \$1,000 claims..... 11,100		Name not given..... 55,548		Industrial: Co. No. 6, 475		SIGNAL MOUNTAIN—	
Name not given..... 20,517		Industrial: Co. No. 2, 9		Name not given..... 40,000		claims..... 74,982		\$29,000	
\$12,000 to \$15,000: Orrin B. Rice; 1 name not given..... 24,728		Industrial: Co. No. 5, 10		Name not given..... 38,019		Industrial: Co. No. 12..... 9,485		Name not given..... 10,000	
\$5,000 to \$8,000: Egbert H. McFadden..... 24,728		Industrial: Co. No. 6, 59		Dr. David K. Sauls..... 30,000		\$8,000 to \$12,000: Glen W. Pate..... 2,000		\$3,000 to \$5,000: S. B. Wright; 2 names not given..... 10,000	
\$3,000 to \$5,000: Richard T. Somerville, Warner A. Menefee; Farmer, Judge; 1 name not given..... 15,524		Industrial: Co. No. 12..... 280		\$25,000 to \$30,000: Merchant; 1 name not given..... 54,305		1 claim..... 2,000		SOMERVILLE—\$33,000	
1 claim..... 2,024		KINGSTON—\$67,000		Name not given..... 23,000		2 \$1,000 claims..... 2,000		Merchant..... 15,702	
7 \$1,000 claims..... 7,000		Ralph B. Nergaard..... 42,000		\$15,000 to \$20,000: Olaf C. Johnson, Ernest T. DePass; 6 names not given..... 130,959		ORLINDA—\$26,000		2 \$2,000 claims..... 4,000	
DIERSBURG—\$76,000		\$8,000 to \$12,000: Farmer; 1 name not given..... 18,612		Name not given..... 30,000		Name not given..... 20,000		2 \$1,000 claims..... 2,000	
\$3,000 to \$5,000: Albert E. Menzies; Banker..... 7,410		KNOXVILLE—\$1,217,000		Name not given..... 133,500		\$3,000 to \$5,000: Nicholas J. Williams..... 2,500		SPRINGFIELD—\$122,000	
6 \$1,000 claims..... 6,000		Name not given..... 33,000		Name not given..... 91,500		PORTLAND—\$47,000		Name not given..... 25,000	
Industrial: Co. No. 5, 10		Name not given..... 55,24		Name not given..... 55,24		Name not given..... 20,000		\$8,000 to \$12,000: 3 names not given..... 28,000	
claims..... 2,863		Name not given..... 40,054		Name not given..... 31,000		Name not given..... 10,000		5 \$5,000 to \$8,000: Bookkeeper, Tobaccoist; 1 name not given..... 17,711	
ELIZABETHTON—\$42,000		Joseph M. Szabo..... 31,000		\$25,000 to \$30,000: Realtor; 1 name not given..... 52,104		Name not given..... 5,000		\$3,000 to \$5,000: 2 names not given..... 10,000	
Name not given..... 10,000		\$20,000 to \$25,000: 4 names not given..... 95,350		\$20,000 to \$25,000: 4 names not given..... 95,350		1 claim..... 2,500		7 \$2,000 claims..... 14,000	
ELLENDALE—\$17,000		\$12,000 to \$15,000: Jay M. Riley; 2 names not given..... 40,700		\$12,000 to \$15,000: Jay M. Riley; 2 names not given..... 40,700		PULASKI—\$51,000		SPRING HILL—\$55,000	
Name not given..... 6,000		\$8,000 to \$12,000: Joseph S. Lyon; Manager; 3 names not given..... 54,015		\$8,000 to \$12,000: Joseph S. Lyon; Manager; 3 names not given..... 54,015		Name not given..... 5,060		A. J. Robertson..... 40,000	
\$3,000 to \$5,000: Wm. B. Beaty..... 6,000		\$5,000 to \$8,000: Ruby M. Roach; Undertaker, Manager; 4 names not given..... 45,856		\$5,000 to \$8,000: Ruby M. Roach; Undertaker, Manager; 4 names not given..... 45,856		3 \$2,000 claims..... 6,000		1 claim..... 2,000	
1 claim..... 2,028		\$3,000 to \$5,000: Michael R. Grace, James Luttrell, John C. Webb; Proprietor, Road Contractor, Architect; 13 names not given..... 63,579		\$3,000 to \$5,000: Michael R. Grace, James Luttrell, John C. Webb; Proprietor, Road Contractor, Architect; 13 names not given..... 63,579		4 \$1,000 claims..... 4,364		3 \$1,000 claims..... 3,000	
ETOWAH—\$28,000		19 \$2,000 claims..... 38,000		19 \$2,000 claims..... 38,000		RIPLEY—\$188,000		TELLICO PLAINS—\$42,000	
\$5,000 to \$8,000: Milner Seargent..... 3,000		20 \$1,000 claims..... 20,000		20 \$1,000 claims..... 20,000		Name not given..... 45,000		\$15,000 to \$20,000: Charles S. Swainson	
\$3,000 to \$5,000: Amanda A. Jennings; 2 names not given..... 10,745		Industrial: Co. No. 2, 25		Industrial: Co. No. 2, 25		\$20,000 to \$25,000: John R. Tucker..... 12,000		\$3,000 to \$5,000: 2 names not given..... 7,000	
1 claim..... 2,000		claims..... 6,014		claims..... 6,014		M. Estes, Wm. C. Thompson; 1 name not given..... 40,423		2 \$2,000 claims..... 4,000	
FALL BRANCH—\$14,000		Industrial: Co. No. 5, 43		Industrial: Co. No. 5, 43		\$8,000 to \$12,000: 4 names not given..... 41,000		1 claim..... 1,000	
\$5,000 to \$8,000: James E. Barnes..... 2,000		claims..... 13,342		claims..... 13,342		3 \$2,000 claims..... 6,000		UNION CITY—\$87,000	
Name not given..... 18,000		Industrial: Co. No. 6, 197		Industrial: Co. No. 6, 197		1 claim..... 2,000		Farmer..... 5,000	
FAYETTEVILLE—\$39,000		claims..... 45,565		claims..... 45,565		ROCKWOOD—\$63,000		\$3,000 to \$5,000: Wilton A. Houser; 1 name not given..... 8,211	
Live Stock Dealer..... 5,073		Industrial: Co. No. 12..... 10,431		Industrial: Co. No. 12..... 10,431		Name not given..... 15,000		4 \$2,000 claims..... 8,000	
2 \$2,000 claims..... 4,500		LA FOLLETTE—\$28,000		LA FOLLETTE—\$28,000		8 \$1,000 claims..... 8,000		1 claim..... 1,000	
Industrial: Co. No. 5, 15		Name not given..... 6,000		Name not given..... 6,000		WHITES CREEK—\$17,000			
claims..... 4,522		\$3,000 to \$5,000: 2 names not given..... 7,157		\$3,000 to \$5,000: 2 names not given..... 7,157		Name not given..... 6,240		\$12,000 to \$15,000: James B. White..... 1,000	
GARLATIN—\$55,000		1 claim..... 2,000		1 claim..... 2,000		1 claim..... 2,500			
Name not given..... 18,000		1 claim..... 1,000		1 claim..... 1,000					
\$3,000 to \$5,000: 3 names not given..... 12,000		LEWISBURG—\$88,000		LEWISBURG—\$88,000					
1 claim..... 2,500		\$20,000 to \$25,000: Bedford M. Woods..... 3,000		\$20,000 to \$25,000: Bedford M. Woods..... 3,000					
6 \$1,000 claims..... 6,000		\$8,000 to \$12,000: Robert C. Armstrong; 2 names not given..... 33,017		\$8,000 to \$12,000: Robert C. Armstrong; 2 names not given..... 33,017					
GREENEVILLE—\$54,000		Name not given..... 5,000		Name not given..... 5,000					
Name not given..... 6,000		1 claim..... 2,000		1 claim..... 2,000					
6 \$2,000 claims..... 12,048		3 \$1,000 claims..... 3,000		3 \$1,000 claims..... 3,000					
4 \$1,000 claims..... 4,000		LEXINGTON—\$23,000		LEXINGTON—\$23,000					
HENDERSONVILLE—\$17,000		\$5,000 to \$8,000: James Arthur Bobbitt..... 2,020		\$5,000 to \$8,000: James Arthur Bobbitt..... 2,020					
Name not given..... 10,000		3 \$1,000 claims..... 3,000		3 \$1,000 claims..... 3,000					
Name not given..... 5,000		LOOKOUT MOUNTAIN—\$75,000		LOOKOUT MOUNTAIN—\$75,000					
HUMBOLDT—\$121,000		Wm. F. Stone..... 38,571		Wm. F. Stone..... 38,571					
Name not given..... 24,541		Name not given..... 24,500		Name not given..... 24,500					
Name not given..... 20,000		Name not given..... 7,500		Name not given..... 7,500					
Name not given..... 15,000		1 claim..... 1,000		1 claim..... 1,000					
Name not given..... 10,000		LYNNVILLE—\$19,000		LYNNVILLE—\$19,000					
Name not given..... 6,000		Merchant..... 12,660		Merchant..... 12,660					
Name not given..... 3,000		1 claim..... 2,500		1 claim..... 2,500					
2 \$1,000 claims..... 2,000		MADISONVILLE—\$15,000		MADISONVILLE—\$15,000					
Industrial: Co. No. 5, 6		Proprietor..... 7,051		Proprietor..... 7,051					
claims..... 1,793		\$3,000 to \$5,000: Joseph L. Crye..... 1,250		\$3,000 to \$5,000: Joseph L. Crye..... 1,250					
HUNTINGDON—\$65,000		MANCHESTER—\$18,000		MANCHESTER—\$18,000					
Joseph T. Hester..... 55,000		\$3,000 to \$5,000: Wm. M. McCrea, R. A. Gossett; Salesman..... 12,016		\$3,000 to \$5,000: Wm. M. McCrea, R. A. Gossett; Salesman..... 12,016					
2 \$1,000 claims..... 2,000		1 claim..... 1,250		1 claim..... 1,250					
JACKSON—\$193,000		MARTIN—\$55,000		MARTIN—\$55,000					
Name not given..... 22,680		Name not given..... 3,000		Name not given..... 3,000					
\$8,000 to \$12,000: Wm. W. Dunn, James I. Martin; 1 name not given..... 32,000		1 claim..... 2,000		1 claim..... 2,000					
\$3,000 to \$5,000: Geo. Beasler; 2 names not given..... 15,000		MEMPHIS—\$4,200,000		MEMPHIS—\$4,200,000					
4 \$2,000 claims..... 8,000		Frederick M. McDonald..... 121,500		Frederick M. McDonald..... 121,500					
12 \$1,000 claims..... 12,000		Lloyd F. Layne..... 93,000		Lloyd F. Layne..... 93,000					
Industrial: Co. No. 5, 7		Otto K. Steuwer..... 72,000		Otto K. Steuwer..... 72,000					
claims..... 3,177		Max Goltman..... 62,548		Max Goltman..... 62,548					
Industrial: Co. No. 6, 163									
claims..... 19,133									
Industrial: Co. No. 12..... 2,004									
JASPER—\$31,000									
\$15,000 to \$20,000: Austin R. Hall..... 5,000									
Name not given..... 2,000									
1 claim..... 2,000									
JOHNSON CITY—\$320,000									
Name not given..... 21,000									
Automobile Dealer..... 15,545									
Name not given..... 3,000									

Well provided for through father's foresighted investment in life insurance.

TEXAS		Total Payments in State..... \$70,500,000		Decrease in Payments in 1933..... \$300,000		Percentage of Decrease..... 1%		Rank in Payments among States..... 11th		Rank in Population..... 5th		Payments Per Capita..... \$12.10	
ABILENE—\$248,000		Earl R. Hoppe..... 45,500		\$20,000 to \$25,000: Virginius E. Muir..... 6,500		\$15,000 to \$20,000: Eli L. Perkins, James M. Radford..... 38,485		\$5,000 to \$8,000: Franklin E. Haynes, Jr..... 3,805		\$3,000 to \$5,000: Geo. B. McCauley, Lee E. Arnold..... 7,000		3 \$2,000 claims..... 6,000	
6 \$1,000 claims..... 6,000		Industrial: Co. No. 6, 50		claims..... 10,204		Industrial: Co. No. 12, 14		claims..... 3,805		ANNONA—\$36,000		James M. Stiles..... 33,500	
ALPINE—\$17,000		Ranchman..... 10,130		\$3,000 to \$5,000: James H. Nail..... 3,000		AMARILLO—\$947,000		Spencer H. Wright..... 300,000		Rosier B. Wingate..... 160,000		\$25,000 to \$30,000: Wm. L. Mills, Herndon A. Oliver, Wm. L. Waggoner; Manager; Insurance Agent; 10 names not given..... 84,058	
42 \$2,000 claims..... 84,000		49 \$1,000 claims..... 49,000		Industrial: Co. No. 2, 21		Industrial: Co. No. 5, 194		claims..... 41,463		ARP—\$25,000		Retired..... 10,135	
5 \$5,000 to \$8,000: Joseph J. Mills..... 3,000		Name not given..... 3,000		AUSTIN—\$508,000		Fred P. Holt..... 63,000		Sam Sparks..... 41,000		Perry E. Bass..... 25,000		\$15,000 to \$20,000: P. Crusemann; 1 name not given..... 37,000	
\$15,000 to \$20,000: Jack C. Boutell..... 14,136		\$8,000 to \$12,000: Dixie Lee, Louis O. Thompson, Lawrence B. Thomas; Insurance Agent..... 750										\$12,000 to \$15,000: John L. Fomby..... 8,000	
\$8,000 to \$12,000: Albert Thomas, Morris Ginsburg, Benj. F. Haas; Retired..... 42,000													

TEXAS—Continued

12.29 Per Cent LIQUID

The American National has \$6,185,059 in cash and Federal Government Securities, which amounts to 12.29 per cent of its total admitted assets, according to the Company's financial statement of 1933.

To policyholders, general agents and agents alike, this means SAFETY. Add this selling fact to the many attractive and liberal policies of the company and its position among the companies of the United States and you have ample reasons for the continued success of American National agents. For further information write to the manager nearest your locality.

A CONTINUED CONSERVATIVE DEVELOPMENT PROGRAM IN EACH DEPARTMENT

A well Diversified Line of Modern Policy Contracts, including Juvenile Policies, Retirement Income Policies, Salary Savings, and all Types of Annuities, enable our Representatives to render the Insuring Public the Best in Life Insurance Service.

AMERICAN NATIONAL INSURANCE COMPANY

Galveston, Texas

W. L. Moody, Jr., President

Shearn Moody, Vice-President

F. B. Markie, Vice-President

W. J. Shaw, Secretary

E. L. Roberts, Vice-President (In Charge Ordinary Agencies.)

Family Able to Continue to Live in Own Home

SAN ANTONIO, TEX.—Dr. Ralph A. Ericson, well known member of the Texas board of health, left \$20,000 in life insurance. This enabled the family to continue to live in its own home and pay all the debts and funeral expenses. If there had been no insurance the widow would have had to go to work or live with relatives—Dr. H. L. Ericson, executor.

"Despair Would Have Been Added to Heartbreak if My Husband Had Listened to My Pleas to Drop Burdensome Premiums"

DALLAS, TEX.—I have never felt impelled to write down any sort of enthusiastic testimony about the perfections of washing machines or cold creams, but I have the sincere wish that I might, somehow, change the mind of some woman possessed of the same attitude I formerly had about life insurance.

I was not sold on the idea my husband seemed to have of sacrificing his leisure and many comforts in order to buy more insurance. He was strong and vitally energetic; had never had a doctor, except for an automobile accident, in all our 32 years together. I was the one who indulged, against my will, in operations and various illnesses.

He was a busy consulting engineer and author of textbooks and magazine articles on engineering; practiced his profession in this city for 26 years, and was for five years state engineer of Texas.

The depression (odious word!) was felt very quickly in his profession, and worry had taken toll of his strength when in January, 1933, he suffered a cerebral hemorrhage from suddenly stooping to help lift a heavy weight. He lingered for one week but left us on Jan. 13th. *****

A few days later, as the poor must do, I had to find out where I stood financially, and went to the office to examine his ledgers—I knew, already, that we had used all our savings to keep the home and office going. At the beginning of our daughter's senior year in the university he had had to borrow on one of his policies to pay for the first semester. Impossibility of collecting fees from bankrupt firms had made this necessary.

My young son was associated with his father in the office (without other income), the youngest daughter in high school. For years the home had been clear, but two weeks before his death my husband had placed a mechanic's lien of \$1,000 against it for some urgently needed repairs. Within a week this work was finished and I paid the mortgage out of the first insurance money I collected. The next policy paid for the funeral and the cemetery lot. The hospital bill and fees of the doctor and consultants consumed most of a third policy.

The promptness of these payments saved me from utter disgrace, for I had no other resources. The small cash balance in the bank was not avail-

able, for it was not a joint account. My husband left no will and there were minor children.

Incredible as it may seem I had absolutely no knowledge of business. My time had been spent as a homemaker, church and P. T. A. worker and I held office in various patriotic societies. The only money I ever earned was as a feature story writer. This income was irregular, depending always on press of home duties.

My oldest daughter, gifted Phi Beta Kappa, must continue in school with her degree only five months ahead. Two hundred dollars of insurance money solved that problem. It also provided, later, for both daughters' graduation, and a business training for the younger, as college was now out of the question for her. The boy decided to keep the office open, and this venture has so far proven successful enough to pay office rent. I provide his living and clothes, etc.

There were business debts and unpaid taxes, but no household accounts. The books showed many fees owing—more than enough to pay everything, but practically none have been paid. Scores of firms all over the country wired flowers and sympathy, but few have paid their debts to us.

Insurance funds provided for my daughter's wedding in July. (She is now teaching, with her husband, in a small college.) We lived wholly upon it, also, until my younger daughter secured a secretarial position more than a year after her father's death.

A year ago I induced a relative to take \$3,000 to use in his prosperous business. He gave me a demand note and pays 6 percent interest, monthly. Having a few hundreds left, we manage on this interest and daughter's salary, and so far have not been forced to sell any of the technical library or instruments that have, for us, a value far in excess of their value in money.

Summing it all up, I know that despair would have been added to heartbreak if my husband had listened to my entreaties to "drop some of those burdensome premiums!"

Within a month I bought a \$1,000 policy for myself because I cannot bear for my children to meet such sudden and overwhelming needs as I did, without this assurance.—Mrs. J. P. G.

Industrial: Co. No. 12, 10 claims 1,180

SANTA ANNA—\$22,000
\$8,000 to \$12,000: Burgess Weaver
2 \$1,000 claims 2,000

SANTA ROSA—\$14,000
\$3,000 to \$5,000: Samuel C. Sandford, Other E. Book-out 3,900
1 claim 1,000

SCHULENBURG—\$21,000
\$3,000 to \$5,000: Henry Russek; 1 name not given 6,237
1 claim 2,000
1 claim 1,000

SHAMROCK—\$72,000
\$15,000 to \$20,000: Lack R. Clay
\$8,000 to \$12,000: Thomas C. Davis
\$3,000 to \$5,000: Minnie L. Myers
2 \$2,000 claims 4,000
3 \$1,000 claims 3,000

SHERMAN—\$168,000
\$20,000 to \$25,000: Wm. L. Hay
Name not given 15,000
\$8,000 to \$12,000: D. Murphy
\$3,000 to \$5,000: H. A. Goff, Todd L. Brame, Wm. C. Calvin, Charles A. Dickerman, Pettis Pipes, Henry L. Todd 21,650
8 \$2,000 claims 16,000
8 \$1,000 claims 8,000
Industrial: Co. No. 6, 102 claims 21,961
Industrial: Co. No. 12, 18 claims 4,721

SHINER—\$18,000
\$5,000 to \$8,000: August Schramm
\$3,000 to \$5,000: Secudino A. Martinez
1 claim 1,000

SILSBEE—\$21,000
\$12,000 to \$15,000: Jesse N. Collier
1 claim 2,000

SNYDER—\$49,000
\$20,000 to \$25,000: Allen Warren

STAMFORD—\$45,000
\$15,000 to \$20,000: Bertis N. Wiseley
4 \$2,000 claims 8,000
Industrial: Co. No. 12, 1 claim 721

SULPHUR SPRINGS—\$52,000

\$5,000 to \$8,000: J. Oscar Roots
\$3,000 to \$5,000: Allen F. Cunningham; 1 name not given 7,927
1 claim 2,000
2 \$1,000 claims 2,000
Industrial: Co. No. 12, 1 claim 455

TAYLOR—\$65,000
Farmer 10,018
\$3,000 to \$5,000: Rosenwasser
4 \$1,000 claims 4,866
Industrial: Co. No. 12, 7 claims 1,177

TEAGUE—\$29,000
\$5,000 to \$8,000: John O. Nicholas
\$3,000 to \$5,000: Clyde W. Eggleston
1 claim 2,025
1 claim 1,000

TEMPLE—\$135,000
\$5,000 to \$8,000: John C. Reed, Henry O. Willis, Stuart Shaw 20,500
\$3,000 to \$5,000: 2 names not given 8,000
3 \$2,000 claims 6,508
4 \$1,000 claims 4,000
Industrial: Co. No. 12, 30 claims 6,489

TERRELL—\$104,000
\$20,000 to \$25,000: John R. Rouvaldt
\$8,000 to \$12,000: Dr. David B. Rodden
\$5,000 to \$8,000: D. A. Walker
5 \$2,000 claims 10,525
1 claim 1,000
Industrial: Co. No. 12, 15 claims 1,848

THRALL—\$17,000
\$8,000 to \$12,000: Woodie A. Ryals
1 claim 1,000

THORNDALE—\$32,000
\$12,000 to \$15,000: Eugene L. Laurence
1 claim 2,500

TRENT—\$26,000
\$5,000 to \$8,000: Jefferson D. Harvey
\$3,000 to \$5,000: Beason T. Southerland
2 \$2,000 claims 4,635

TYLER—\$176,000
\$12,000 to \$15,000: Duncan M. Maynor
Name not given 10,000
\$3,000 to \$5,000: Theodore C. Nunn, Benjamin Whit-ham 8,525
9 \$2,000 claims 18,000
8 \$1,000 claims 8,000
Industrial: Co. No. 6, 69 claims 10,238
Industrial: Co. No. 12, 23 claims 3,868

VERNON—\$65,000
\$3,000 to \$5,000: Willie L. Vaughn
2 \$2,000 claims 4,000
4 \$1,000 claims 4,000

VICTORIA—\$82,000
\$8,000 to \$12,000: Frank S. Knouse
\$3,000 to \$5,000: Curtis M. Jaetzold; 1 name not given 6,208
2 \$2,000 claims 4,000
8 \$1,000 claims 8,000
Industrial: Co. No. 12, 23 claims 3,492

WACO—\$585,000
\$20,000 to \$25,000: Wm. D. Lacy, Jr.
Name not given 20,000
\$12,000 to \$15,000: Joseph E. Chambers, Ralph S. Harry 25,739
\$8,000 to \$12,000: John K. Strecker, M. a. x. Goodman 19,756
\$5,000 to \$8,000: Richard J. Parsons, Nathan D. Naman, Dave Hawtof, Matthew H. B. Lane 28,737

TEXAS—Continued

Name not given 40,000
Name not given 35,500
Name not given 35,000
Name not given 34,269
Name not given 33,000
Arthur W. Seeligson 31,000
\$25,000 to \$30,000: Fred S. Robie, David Gootlieb, John Wm. Warren; 2 names not given 138,375
\$20,000 to \$25,000: Edward O. Smith, Sterling D. Price, W. W. Nigley, John L. Matthews, Perry J. Lewis, Charles A. Davies 145,000
\$15,000 to \$20,000: Robert L. Whaley, Dr. Ralph A. Ericson, Orlando B. Black; 2 names not given 89,500
\$12,000 to \$15,000: S. R. Taliaferro, Louis H. Jol-kovsky, Isaac E. Gates; 6 names not given 108,907
\$8,000 to \$12,000: August K. Weibacher, Hy W. Finck, Edwin H. Coombs, Hugh M. Compton, A. W. Atterbury; Proprietor; 3 names not given 94,182
\$5,000 to \$8,000: Allen C. Wiggins, Henry Schu-macker, Allen Rather, Edward O. Frosser, Har-old A. Moore, Herman J. Lichte, Lowell M. Johns, Oswald H. Finck, Joseph G. Cummings; Attorney; 4 names not given 88,308
\$3,000 to \$5,000: Victor H. Trapalis, Richard F. Tar-ver, Ray Smothers, Felix B. Schutz, George F. Rob-bins, Charles H. Quereau, Joseph N. Parks, Arthur H. Oliver, James E. O'Bryant, Dr. Chas. F. McGinis, Fred W. Hiller, Henry C. Herrera, James K. Harris, Lloyd E. Greg-ory, Eugene E. Fuquay, Gerald H. Ferguson, Wm. F. Doyle, George H. Cus-hman, Valery E. Clemens, Frank H. Braun, Martin Bickel, Ezio N. Beghe, Frank Allen; 15 names not given 145,658

36 \$2,000 claims 72,000
58 \$1,000 claims 58,000
Industrial: Co. No. 6, 237 claims 42,510
Industrial: Co. No. 12, 1,014 claims 140,498
SAN BENITO—\$115,000
\$20,000 to \$25,000: T. J. Pelikan

\$8,000 to \$12,000: Chester R. Sauers; 2 names not given 30,000
6 \$2,000 claims 12,000
SANDERSON—\$15,000
\$8,000 to \$12,000: Patrick F. Sullivan
SAN DIEGO—\$18,000
Retired 6,529

\$3,000 to \$5,000: Moritz D. Cohn
1 claim 1,500
SAN MARCOS—\$44,000
\$3,000 to \$5,000: Leroy F. Duff, Michael P. McNul-ty, L. J. Dailey, Jr., John M. Cape 16,094
2 \$2,000 claims 4,500
1 claim 1,000

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RICHMOND, VIRGINIA

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President

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TEXAS—Continued

\$3,000 to \$5,000: Sam P. Jacobs, Rennie T. Neale, James V. Newman, Oscar L. Rodgers, James M. Stell, Oscar N. Templeton, Abraham P. Therrill, James E. Weaver, Frank M. Wilson; 3 names not given..... 43,430
17 \$2,000 claims..... 34,000
17 \$1,000 claims..... 17,000
Industrial: Co. No. 6, 71 claims..... 11,525
Industrial: Co. No. 12, 82 claims..... 12,475

WALLIS—\$53,000

Walter S. Moore..... 42,500
\$5,000 to \$8,000: John Wasieck

WAXAHACHIE—\$75,000

Farmer..... 6,300
\$3,000 to \$5,000: Alexander T. Cook
4 \$1,000 claims..... 4,000

WELLINGTON—\$30,000

\$12,000 to \$15,000: Robert S. Rodgers
1 claim..... 2,000
1 claim..... 1,000

WEST—\$25,000

\$12,000 to \$15,000: Dan F. Russell
\$3,000 to \$5,000: Robert D. Stallings
1 claim..... 1,000

WHARTON—\$81,000

Wm. V. Mathews..... 52,469
\$3,000 to \$5,000: John R. Crawford; 1 name not given..... 7,000
2 \$2,000 claims..... 4,559

WICHITA FALLS—\$372,000

\$12,000 to \$15,000: Guy D. Anderson
\$8,000 to \$12,000: E. Perry Boas
\$5,000 to \$8,000: Homer J. Bruce, Paul Barnett; 2 names not given..... 24,500
\$3,000 to \$5,000: Henry A. Johnson, John F. Kiel, Grant S. Howard; Farmer; 2 names not given 22,327
14 \$2,000 claims..... 28,500
9 \$1,000 claims..... 5,000
Industrial: Co. No. 6, 25 claims..... 6,117
Industrial: Co. No. 12, 47 claims..... 10,819

WILLS POINT—\$26,000

Name not given..... 10,414
2 \$2,000 claims..... 4,000
1 claim..... 1,000

Industrial: Co. No. 12, 1 claim..... 500

WINTERS—\$18,000

\$3,000 to \$5,000: John J. Swatchesue, Charlie B. Hope..... 7,647

UTAH

Total Payments in State..... \$8,200,000
Decrease in Payments in 1933..... \$5,000,000
Percentage of Decrease..... 6%
Rank in Payments among States..... 42nd
Rank in Population..... 40th
Payments Per Capita..... \$16.30

BRIGHAM CITY—\$42,000

\$5,000 to \$8,000: Elias C. Jensen
\$3,000 to \$5,000: Myron F. West
1 claim..... 1,024

KANAB—\$13,000

\$5,000 to \$8,000: John S. Cram

LOGAN—\$46,000

Name not given..... 5,000
1 claim..... 2,000
2 \$1,000 claims..... 2,000

MANTI—\$18,000

2 \$2,000 claims..... 2,007
4 \$1,000 claims..... 4,000

MURRAY—\$115,000

Name not given..... 48,200
Physician..... 18,133
Name not given..... 10,000
\$5,000 to \$8,000: 2 names not given..... 13,000
\$3,000 to \$5,000: Otto P. Miller

OGDEN—\$103,000

Name not given..... 13,629
Name not given..... 11,449
Manager..... 5,014
\$3,000 to \$5,000: 6 names not given..... 23,020
5 \$2,000 claims..... 10,000
7 \$1,000 claims..... 7,000

PAROWAN—\$13,000

\$5,000 to \$8,000: Roland Orton
1 claim..... 1,076

PLEASANT GROVE—\$16,000

\$3,000 to \$5,000: A. E. Jaidar; Laborer..... 6,000
2 \$1,000 claims..... 2,022

2 \$1,000 claims..... 2,000

YORKTOWN—\$20,000

\$3,000 to \$5,000: Frederick C. Stephan; Retired..... 7,036
2 \$2,000 claims..... 4,500

VERMONT

Total Payments in State..... \$10,200,000
Rank in Payments among States..... 40th
Rank in Population..... 46th
Payments Per Capita..... \$28.20

BARTON—\$17,000

Merchant..... 10,746
2 \$1,000 claims..... 2,000

BARRE—\$103,000

\$3,000 to \$8,000: Burton W. Hooker
\$2,000 to \$5,000: 5 names not given..... 19,000
4 \$2,000 claims..... 8,000
6 \$1,000 claims..... 6,000

BENNINGTON—\$53,000

\$3,000 to \$5,000: Proprietor; 1 name not given..... 8,086
3 \$2,000 claims..... 6,000
3 \$1,000 claims..... 3,000

BETHEL—\$16,000

\$5,000 to \$8,000: 2 names not given..... 11,220

BRATTLEBORO—\$69,000

Name not given..... 10,000
Name not given..... 5,000
2 \$2,000 claims..... 4,000
4 \$1,000 claims..... 4,000

BURLINGTON—\$260,000

Name not given..... 20,000
Name not given..... 3,830
4 \$2,000 claims..... 8,000
7 \$1,000 claims..... 7,000
Industrial: Co. No. 1, 59 claims..... 13,711

FAIR HAVEN—\$27,000

Name not given..... 5,000
2 \$2,000 claims..... 4,963
3 \$1,000 claims..... 3,000

FRANKLIN—\$8,000

Name not given..... 6,000

HARTFORD—\$15,000

Name not given..... 5,000

MIDDLESEX—\$15,000

Name not given..... 5,000

MONTPELIER—\$87,000

Name not given..... 9,869
\$3,000 to \$5,000: Insurance Agent; 1 name not given..... 6,638
2 \$2,000 claims..... 4,136
5 \$1,000 claims..... 5,300

MORRISVILLE—\$18,000

Name not given..... 6,500
4 \$1,000 claims..... 4,000

NORTH BENNINGTON—\$19,000

Name not given..... 12,310
1 claim..... 2,452

NORTHFIELD—\$15,000

Name not given..... 5,000
2 \$1,000 claims..... 2,000

NORWICH—\$10,000

Name not given..... 5,000
1 claim..... 1,336

ORLEANS—\$23,000

Name not given..... 10,000
\$3,000 to \$5,000: 2 names not given..... 10,000

RANDOLPH—\$17,000

\$5,000 to \$8,000: Guy A. Osha
Realtor..... 4,022
1 claim..... 1,000

RUTLAND—\$156,000

Name not given..... 15,406
\$3,000 to \$8,000: Ernest L. Fullam; 1 name not given..... 11,615
\$3,000 to \$5,000: 4 names not given..... 13,800
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

SAINT ALBANS—\$39,000

Name not given..... 6,000
1 claim..... 2,700
4 \$1,000 claims..... 4,000

SAINT JOHNSBURY—\$56,000

3 \$2,000 claims..... 6,500
5 \$1,000 claims..... 5,000

SAXTONS RIVER—\$12,000

\$3,000 to \$5,000: 2 names not given..... 10,000

STOCKBRIDGE—\$10,000

\$5,000 to \$8,000: J. H. Mussey
1 claim..... 1,000

UNION VILLAGE—\$19,000

Name not given..... 10,000
1 claim..... 2,000
1 claim..... 1,000

WATERBURY—\$16,000

Name not given..... 3,000
1 claim..... 2,500
2 \$1,000 claims..... 2,000

WILDER—\$16,000

Name not given..... 14,239

WINDSOR—\$20,000

1 claim..... 2,000
2 \$1,000 claims..... 2,000

VIRGINIA

Total Payments in State..... \$46,100,000
Decrease in Payments in 1933..... \$100,000
Percentage of Decrease..... 1%
Rank in Payments among States..... 18th
Rank in Population..... 21st
Payments Per Capita..... \$19.10

AGRICOLA—\$272,000

Name not given..... 117,000
Name not given..... 111,731
Name not given..... 40,000

ALEXANDRIA—\$270,000

Physician..... 19,378
\$8,000 to \$12,000: 4 names not given..... 42,000
\$5,000 to \$8,000: 3 names not given..... 21,418
\$3,000 to \$5,000: 2 names not given..... 9,974
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000
Industrial: Co. No. 4, 41 claims..... 10,072
Industrial: Co. No. 5, 4 claims..... 1,133

ALTAVISTA—\$15,000

Farmer..... 10,075
1 claim..... 1,017

ASHLAND—\$97,000

Charles S. Luck..... 49,500
Name not given..... 17,000
Name not given..... 15,000
\$3,000 to \$5,000: 3 names not given..... 13,002

BEDFORD—\$41,000

Name not given..... 9,193
Name not given..... 5,000
2 \$2,000 claims..... 5,000
4 \$1,000 claims..... 4,000

BELLE HAVEN—\$19,000

Physician..... 5,052
Name not given..... 5,000
1 claim..... 2,137
1 claim..... 1,000

BLACKSTONE—\$34,000

\$5,000 to \$8,000: Farmer; 1 name not given..... 12,002
\$3,000 to \$5,000: Farmer; 2 names not given..... 13,010
3 \$1,000 claims..... 3,000

BLUEMONT—\$14,000

Name not given..... 12,000

BLUFF CITY—\$14,000

\$8,000 to \$12,000: Wm. R. Walker

BRISTOL—\$103,000

Joseph H. Baker..... 33,000
Name not given..... 32,000
\$3,000 to \$5,000: Charles J. Hawkins; Automobile Dealer..... 8,148
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

CAPRON—\$38,000

Name not given..... 23,000
Name not given..... 10,000
Merchant..... 3,001

CHARLOTTESVILLE—\$187,000

Name not given..... 40,000
Name not given..... 34,000
Publisher..... 23,339
Name not given..... 10,000
Student..... 5,457
\$3,000 to \$5,000: Edwin P. Baker; 3 names not given..... 19,000
5 \$2,000 claims..... 10,000
2 \$1,000 claims..... 2,000
Industrial: Co. No. 4, 27 claims..... 6,884

CHERRYDALE—\$23,000

Name not given..... 10,500
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

CHESTERFIELD—\$37,000

\$20,000 to \$25,000: Emil K. Victor
Name not given..... 6,351
1 claim..... 1,000

CHUCKATUCK—\$18,000

Name not given..... 10,000
\$3,000 to \$5,000: 2 names not given..... 6,500

CLARENDON—\$18,000

\$6,000 to \$8,000: George O. Wilcox
Realtor..... 3,000
3 \$1,000 claims..... 3,000

CLIFTON FORGE—\$48,000

\$12,000 to \$15,000: Chalmers C. Walton
2 \$1,000 claims..... 2,015

COVINGTON—\$67,000

Name not given..... 31,000
Name not given..... 5,000
3 \$2,000 claims..... 6,125

CULPEPPER—\$14,000

Post Office Clerk..... 9,041
1 claim..... 1,015

DANVILLE—\$207,000

Name not given..... 22,000
Name not given..... 17,000
\$3,000 to \$5,000: Andrew A. Giles; 2 names not given..... 11,500
5 \$2,000 claims..... 10,000
14 \$1,000 claims..... 14,150
Industrial: Co. No. 4, 140 claims..... 32,967
Industrial: Co. No. 5, 21 claims..... 5,871

DEANES—\$17,000

Name not given..... 10,000
Name not given..... 5,000

EAST RADFORD—\$24,000

Name not given..... 6,000
2 \$2,000 claims..... 4,000
2 \$1,000 claims..... 2,000

EMPORIA—\$51,000

\$25,000 to \$30,000: John S. Laird
Name not given..... 10,000
Name not given..... 4,500
1 claim..... 1,000

ETNA MILLS—\$14,000

\$8,000 to \$12,000: James C. Sweet

ETTRICKS—\$31,000

Name not given..... 25,000
2 \$1,000 claims..... 2,000

FALLS CHURCH—\$27,000

Retired..... 15,172
Name not given..... 3,980
3 \$1,000 claims..... 3,000

FINCASTLE—\$32,000

Name not given..... 16,220
\$3,000 to \$5,000: Superintendent; 2 names not given..... 11,221
1 claim..... 1,000

FRANKLIN—\$42,000

\$3,000 to \$5,000: Farmer; 1 name not given..... 6,017
2 \$2,000 claims..... 4,019
3 \$1,000 claims..... 3,000

FREDERICKSBURG—\$89,000

\$25,000 to \$30,000: Chas. M. Smith
\$8,000 to \$12,000: 2 names not given..... 21,509

Presenting the

READY CASH POLICY

(Copyrighted)

A new milestone in life insurance
Different — Quick Selling — Modern

6 APPEALING FEATURES

1. Draft and claim form contained in each policy provides immediate cash to beneficiary at local bank.
2. Issued only in \$500 policies.
3. Protects other insurance and gives READY CASH at a time it is needed most.
4. Incontestable from date of issue.
5. Ordinary Life or 20 pay Life —ages one month to 55 years.
6. Each READY CASH POLICY as well as every contract issued by this company is registered with the State of Kansas and secured 100% by deposit of approved securities with the State.

People want the READY CASH POLICY because it meets a need not now covered in the ordinary insurance program. Here is a quick selling, profit-making contract that appeals to agents and insurance buyers. Write for complete information and territory open for this new, modern, fast selling policy.

GREAT AMERICAN LIFE
INSURANCE COMPANY

Stephen M. Babbitt, President
Hutchinson, Kansas

College Gets \$131,200 Insurance
on Life of Its President

WILLIAMSBURG, VA.—The college of William & Mary was paid \$131,200 life insurance which it carried on the life of its late president, Dr. J. A. C. Chandler. Some years ago the college took out \$150,000 on President Chandler's life because it regarded his services as so exceptional that his death would be a distinct financial loss as well as a general loss. Subsequently the college borrowed \$18,000 against the policies, which accounts for the difference between the original sum and that paid.

Insurance Proves "Mighty Fine Help in Time of Need and Sorrow"

CHESTERFIELD, IND.—The total amount of life insurance my dear husband carried was \$3,500, the \$3,000 was in the Lincoln National Life taken out in the Indiana Railroad shops where he worked, \$1,500 was a policy on which the premiums were taken out of his wages each month and the other \$1,500 policy was a gift by the Indiana Railroad Co. The other \$500 policy was in the Prudential. They were both most reliable companies and prompt in paying the claims. I will praise both companies as long as I live for what they have done for me. One of the \$1,500 policies in the Lincoln National Life was paid all in one sum and the other is being paid to me in monthly sums of a little over \$44 each month and will be paid out in three years from the time of Mr. West's death. I can truly say they are both honest, reliable companies, in fact I cannot find words enough to thank them both, for if it had not been for them I don't know what I would of ever done.

We were just a poor, hard working couple. There never was a better, more noble man in this whole wide world than Mr. West. He never did anything wrong, was always patient, kind and good, and always worked hard and never complained. He worked a many a day when he ought to of been in bed but he knew he had work to do and did it. He was loved by all his fellow men and in his community and he is sadly missed by all.

Mr. West was just off from work two weeks and had fast five days before he died. He worked for the Union Traction Co., which was later called the Indiana Railroad for about 12 years. He only missed about 4 or 5 days' work in all the years. The insurance money which he left me, has done me worlds of good. It was enough to lay him away nice and in a beautiful resting place and to buy myself a grave right at his side. The insurance also paid his doctor bill and enabled me to finish paying off our little home which we worked so hard to buy. I wouldn't have been able to of paid it in any other way. I also paid off all our debts the first thing. I knew that was what he would have wanted me to do—to pay off our home and all our bills. There was enough money to completely put me out of debt on our home and everything else. We only have three children. They are all married, but have a pretty hard time getting along and I had enough to help all of them a whole lot and I still have enough to carry me through comfortable a good many years yet. I am living with my daughter and letting my son live in my home. If it hadn't been for the insurance I would of had to have gone to work or have my children keep me.

I want to praise both of these fine insurance companies to the highest and I want to kindly thank them both for what they have done for me and I know that all the rest of the life insurance companies are just as fine. I believe one is as good as another and I do strongly urge anyone that doesn't carry life insurance now to do so before it is too late. It is a mighty fine help in the time of need and sorrow, for we never know when sickness and death are going to come knocking at our door. I am saying this through experience for I don't know how I would have ever put Mr. West away and paid his doctor bills if it hadn't of been for this fine insurance. I am carrying \$500 insurance on myself. I think life insurance is mighty fine and I think that any one that has any income at all ought to carry some sort of life insurance for if the need for it ever comes they will never be sorry.—Mrs. Henry West.

4 \$2,000 claims..... 8,500
1 claim..... 1,000

LYNCHBURG—\$613,000

Name not given..... 94,000
Name not given..... 49,778
James O. Christian..... 48,000
Name not given..... 28,050
Name not given..... 23,900
\$15,000 to \$20,000: 2 names
not given..... 38,160
\$3,000 to \$12,000: 3 names
not given..... 32,000
\$5,000 to \$8,000: Executive,
Student; 1 name not
given..... 17,512
\$3,000 to \$5,000: Ludwig R.
Gessler; Bank Cashier,
Manager; 7 names not
given..... 40,933
18 \$2,000 claims..... 37,500
34 \$1,000 claims..... 34,000
Industrial: Co. No. 4, 125
claims..... 27,840
Industrial: Co. No. 5, 10
claims..... 2,730

MANASSAS—\$74,000

Name not given..... 65,000
Name not given..... 3,000
2 \$1,000 claims..... 2,000

MARION—\$33,000

Name not given..... 13,000
Name not given..... 5,000
1 claim..... 2,003
1 claim..... 1,000

MARKHAM—\$19,000

\$3,000 to \$12,000: J. T.
Jones..... 5,000
Name not given..... 1,000

MARTINSVILLE—\$35,000

\$3,000 to \$5,000: Jacob D.
Harte; 1 name not
given..... 5,500
4 \$2,000 claims..... 8,000
2 \$1,000 claims..... 2,000

MIDDLEBURG—\$14,000

Name not given..... 12,000
NEWPORT NEWS—\$323,000

Name not given..... 30,692
\$20,000 to \$25,000: Thomas
Newman; 2 names not
given..... 72,000
\$8,000 to \$12,000: John T.
Llewellyn; 3 names not
given..... 39,766
Name not given..... 8,000
\$3,000 to \$5,000: Lloyd R.
Armory; 3 names not
given..... 16,813
7 \$2,000 claims..... 14,000
8 \$1,000 claims..... 8,000
Industrial: Co. No. 4, 108
claims..... 38,636

NORFOLK—\$2,067,000

Name not given..... 105,000
\$20,000 to \$25,000: John W.
Fox; 2 names not given..... 69,400
\$15,000 to \$20,000: Arthur
G. Winsor; 1 name not
given..... 38,005
\$12,000 to \$15,000: Liston
B. Burns; 1 name not
given..... 27,500
\$8,000 to \$12,000: Charles
M. Bayne; Gardener; 7
names not given..... 91,640
\$5,000 to \$8,000: S. B.
Batte; Physician; 3 names
not given..... 38,804
\$3,000 to \$5,000: George C.
Walsh, A. M. Robertson,
Jr., Henry H. Nichols,
Roy B. Driscoll, Hiram N.
Driggers, Lesley B. An-
derson, John S. Wood, Na-
than Rosenblum, Adolph
Berlin; Secretary, Prop-
rietor; 16 names not
given..... 134,220
33 \$2,000 claims..... 66,000
43 \$1,000 claims..... 43,000
Industrial: Co. No. 4, 260
claims..... 74,849
Industrial: Co. No. 5, 11
claims..... 3,451

OAKLAND—\$22,000

Name not given..... 20,000
OCEANA—\$17,000

Name not given..... 15,000
OLD RECTORY—\$14,000

\$3,000 to \$12,000: Hugh F.
McFarlane..... 1,000
PETERSBURG—\$335,000

Name not given..... 60,500
Name not given..... 33,500
Name not given..... 18,000
Name not given..... 18,000
\$3,000 to \$12,000: Merchant;
1 name not given..... 20,622
\$5,000 to \$8,000: Executive,
Merchant, Plumber, Phar-
macist; 1 name not given..... 24,131
\$3,000 to \$5,000: Charles T.
Meacham; Dentist, Far-
mer; 6 names not given..... 31,570
3 \$2,000 claims..... 6,000
10 \$1,000 claims..... 10,000
Industrial: Co. No. 4, 97
claims..... 43,914
Industrial: Co. No. 5, 25
claims..... 7,077

PORTSMOUTH—\$363,000

Name not given..... 10,000
Name not given..... 6,000
\$3,000 to \$5,000: 4 names
not given..... 17,000
9 \$2,000 claims..... 18,000
30 \$1,000 claims..... 30,000
Industrial: Co. No. 4, 153
claims..... 40,222

POUNDRING—\$14,000

Name not given..... 12,000

QUANTICO—\$36,000

Name not given..... 23,500

RADFORD—\$48,000

\$5,000 to \$8,000: Henry B.
Walbridge..... 4,500
2 \$2,000 claims..... 4,500
Industrial: Co. No. 4, 34
claims..... 9,004

RAPIDAN—\$20,000

Name not given..... 13,553
Name not given..... 5,483

REEDVILLE—\$19,000

Name not given..... 8,553
\$3,000 to \$5,000: Luther B.
Rice..... 1,000
1 claim..... 1,000

RICHMOND—\$3,752,000

Name not given..... 125,053
Capitalist..... 50,892
Name not given..... 50,600
Name not given..... 50,000
Name not given..... 50,000
John R. Pryde..... 45,681
Name not given..... 40,500
Cary P. Carr..... 36,500
Name not given..... 30,000
\$25,000 to \$30,000: 2 names
not given..... 53,292
\$20,000 to \$25,000: 2 names
not given..... 47,000
\$15,000 to \$20,000: 3 names
not given..... 51,776
\$12,000 to \$15,000: 3 names
not given..... 43,000
\$8,000 to \$12,000: Mer-
chant, Pharmacist; 17
names not given..... 193,652
\$5,000 to \$8,000: Statisti-
cian; 11 names not
given..... 81,025
\$3,000 to \$5,000: Charles F.
Steinman, Percy S. May-
field, Richard S. Lafoon,
Wm. R. Johnson, Emil
Bottigheimer, Rev. John
T. Driscoll, George O.
Summers, Thomas C. Mc-
Leod, Alexander H. Cox;
Supervisor, Retired; 36
names not given..... 200,036
54 \$2,000 claims..... 108,000
32 \$1,000 claims..... 32,000
Industrial: Co. No. 4, 425
claims..... 109,928
Industrial: Co. No. 5, 7
claims..... 3,002

ROANOKE—\$972,000

Name not given..... 184,997
\$20,000 to \$25,000: John
Antrim; 2 names not
given..... 70,650
\$15,000 to \$20,000: Lum-
berman; 1 name not
given..... 31,728
\$12,000 to \$15,000: Lum-
berman; 2 names not
given..... 45,000
\$8,000 to \$12,000: Edward
W. Tinsley; Manufac-
turer; 3 names not
given..... 50,150
\$5,000 to \$8,000: Charles A.
Alford; 1 name not given..... 12,000
\$3,000 to \$5,000: Harry R.
Weinshank; Realtor; 5
names not given..... 29,025
10 \$2,000 claims..... 20,000
22 \$1,000 claims..... 22,000
Industrial: Co. No. 4, 124
claims..... 35,218
Industrial: Co. No. 5, 13
claims..... 4,399

RURAL RETREAT—\$11,000

Name not given..... 8,000
2 \$1,000 claims..... 2,000

SANDSTON—\$12,000

Name not given..... 10,000

SOUTH BOSTON—\$78,000

Name not given..... 15,500
\$8,000 to \$12,000: Daniel T.
Reeves..... 15,790

Salesman..... 3,064
3 \$2,000 claims..... 6,500
6 \$1,000 claims..... 6,000

STAUNTON—\$418,000

Name not given..... 189,186
President of Academy..... 50,322
Harry Walters..... 49,500
Name not given..... 15,000
\$5,000 to \$8,000: 2 names
not given..... 13,000
\$3,000 to \$5,000: Bank
President; 1 name not
given..... 9,839
8 \$2,000 claims..... 17,300
4 \$1,000 claims..... 4,006
Industrial: Co. No. 5, 1
claim..... 405

STUART—\$17,000

Name not given..... 12,500
3 \$1,000 claims..... 3,000

SUFFOLK—\$118,000

\$12,000 to \$15,000: 2 names
not given..... 23,221
\$8,000 to \$12,000: 2 names
not given..... 20,000
Name not given..... 5,326
\$3,000 to \$5,000: Farmer; 3
names not given..... 14,590

5 \$2,000 claims..... 10,003
7 \$1,000 claims..... 7,000

'SWOOPE—\$14,000

Name not given..... 7,067
Name not given..... 5,000

THE PLAINS—\$39,000

Farmer..... 20,039
Name not given..... 10,000
Name not given..... 3,000
1 claim..... 2,000

UNIVERSITY—\$26,000

Name not given..... 10,000
Name not given..... 6,127
Name not given..... 3,000
1 claim..... 2,500

UPPERVILLE—\$67,000

Ernest M. Woolf..... 37,500
Name not given..... 27,500

VIRGINIA BEACH—\$23,000

\$3,000 to \$5,000: 2 names
not given..... 9,000
2 \$2,000 claims..... 4,811

WARRENTON—\$23,000

Assistant Cashier..... 11,266
Name not given..... 5,000



George Washington Life Insurance Company of Charleston, W. Va.

Charles L. Preston
President

Enquire about our New Recovery Policy!

Enquire about our Attractive Agency Contracts, under Home Office Registration!

Write to—Ernest C. Milair
Vice President and Manager of Agencies
Home Office: Charleston, W. Va.

LIKE LAMBS IN A FIELD

"We are like lambs in a field, disporting themselves under the eyes of the butcher, who chooses out first one and then another for his prey. So it is that in our good days we are all unconscious of the evil that Fate may have presently in store for us."

Thus philosophized Schopenhauer in 1810, and what he said then continues true today as applied to man's financial incompetence and blindness.

It is the life underwriter's great privilege to play the part of a benevolent shepherd, offering man faultless protection against his immemorial neglect of the future.



The Life Insurance Company of Virginia
INC. 1871
Bradford H. Walker
President
RICHMOND, VIRGINIA

VIRGINIA—Continued	
4 \$2,000 claims.....	8,000
4 \$1,000 claims.....	4,000
WASHINGTON—\$16,000	
Name not given.....	11,000
1 claim.....	1,000
WAVERLY—\$28,000	
\$5,000 to \$8,000: Charles L. Bishop.....	4,500
Name not given.....	2,000
1 claim.....	2,000
8 \$1,000 claims.....	8,000
WAYNESBORO—\$38,000	
Name not given.....	13,500
2 \$2,000 claims.....	4,000
1 claim.....	1,011
WEEMS—\$23,000	
\$5,000 to \$12,000: Wayland A. Doggett.....	15,000

WASHINGTON

Total Payments in State.....	\$33,100,000
Decrease in Payments in 1933.....	\$1,300,000
Percentage of Decrease.....	4%
Rank in Payments among States.....	26th
Rank in Population.....	30th
Payments Per Capita.....	\$21.20

ABERDEEN—\$110,000	
Name not given.....	5,827
\$3,000 to \$5,000: Frans J. Saanio; 2 names not given.....	14,053
1 claim.....	2,000
2 \$1,000 claims.....	2,000
ANACORTES—\$52,000	
\$3,000 to \$5,000: David G. Davis, Henry J. Pachelman.....	6,400
1 claim.....	2,000
2 \$1,000 claims.....	2,000
AUBURN—\$30,000	
\$3,000 to \$5,000: John W. Meade, Hiram F. Threlkeed.....	8,000
2 \$1,000 claims.....	2,000
BELLEVUE—\$57,000	
Name not given.....	27,500
Name not given.....	13,000
\$3,000 to \$5,000: Chas. H. Knowles.....	11,500
2 \$1,000 claims.....	2,000
BELLINGHAM—\$180,000	
Name not given.....	10,000
\$3,000 to \$5,000: David W. Ferguson; 1 name not given.....	6,761

Name not given.....	6,000
WINCHESTER—\$70,000	
District Manager.....	10,060
1 claim.....	2,000
2 \$1,000 claims.....	2,000
WINDSOR—\$15,000	
\$8,000 to \$12,000: Jesse H. Gwaltney.....	1,124
1 claim.....	1,124
WOODSTOCK—\$36,000	
Executive.....	20,217
Retired.....	5,715
WYTHEVILLE—\$43,000	
Name not given.....	15,000
Name not given.....	3,000
1 claim.....	2,000
3 \$1,000 claims.....	3,000

\$8,000 to \$12,000: Grocer; 3 names not given.....	40,375
\$3,000 to \$5,000: Charles S. Coleman; 6 names not given.....	32,756
8 \$2,000 claims.....	16,000
7 \$1,000 claims.....	7,000
FORT LEWIS—\$13,000	
Name not given.....	10,180
LONGVIEW—\$84,000	
\$3,000 to \$5,000: 2 names not given.....	9,000
3 \$2,000 claims.....	6,600
1 claim.....	1,288
MOLSON—\$18,000	
\$8,000 to \$12,000: Joseph C. McDowell.....	2,000
1 claim.....	2,000
MONTESANO—\$17,000	
\$3,000 to \$5,000: Dall W. Conger.....	6,000
3 \$2,000 claims.....	2,000
2 \$1,000 claims.....	2,000
MOXEE CITY—\$22,000	
Shoemaker.....	15,000
Farmer.....	3,005
MOUNT VERNON—\$42,000	
Name not given.....	14,500
Employee.....	5,167
\$3,000 to \$5,000: Gilbert Hansen.....	2,500
1 claim.....	1,000

NACHES—\$16,000	
Name not given.....	10,000
1 claim.....	2,017
NORTH YAKIMA—\$20,000	
\$12,000 to \$15,000: Albert H. Huebner.....	1,000
1 claim.....	1,000
OLYMPIA—\$96,000	
\$12,000 to \$15,000: Floyd A. Bird.....	8,000
3 \$2,000 claims.....	6,000
3 \$1,000 claims.....	3,000
PASCO—\$39,000	
\$3,000 to \$5,000: Lucas G. Witbeck.....	4,899
2 \$2,000 claims.....	3,000
3 \$1,000 claims.....	3,000
PORT ANGELES—\$48,000	
Name not given.....	14,000
1 claim.....	2,025
PULLMAN—\$58,000	
\$8,000 to \$12,000: Thomas F. Lyons; 2 names not given.....	26,495

\$3,000 to \$5,000: Ralston Burnham.....	8,000
4 \$2,000 claims.....	1,000
1 claim.....	1,000
PUYALLUP—\$50,000	
\$3,000 to \$5,000: Jacob S. Alspaugh, Joseph F. Radek.....	8,064
1 claim.....	2,000
RENTON—\$33,000	
Executive.....	25,147
\$3,000 to \$5,000: Wm Bakamis.....	25,147
SEATTLE—\$7,350,000	
Name not given.....	336,000
Name not given.....	311,000
Lumberman.....	241,413
Furniture Merchant.....	100,400
Name not given.....	100,000
John F. McGovern.....	77,000
Name not given.....	57,599
Name not given.....	50,000
Name not given.....	47,828
Name not given.....	45,000
Name not given.....	32,000
Edward C. Finch.....	31,000
Name not given.....	30,000
\$25,000 to \$30,000: Arthur Wallinder, T. B. Scott; 1 name not given.....	8,442
\$20,000 to \$25,000: Otis W. Brinker; 2 names not given.....	69,476
\$15,000 to \$20,000: Christian T. Syllaasen; 2 names not given.....	51,087
\$12,000 to \$15,000: Emil J. Brandt, Dana S. McDol; 2 names not given.....	56,583
\$8,000 to \$12,000: Lester W. Lewis, Ralph E. Thomas, Wm. J. Sullivan, Cecil H. Goerig; 2 Merchants, Manager; 14 names not given.....	210,584
\$5,000 to \$8,000: Rolla E. Schubardt, James G. Park; Student, Physician, Lumberman, Retired, Principal; 12 names not given.....	114,184
\$3,000 to \$5,000: Ellis W. Thompson, W. J. Sugarow, Walter E. Fairbanks, Samuel D. Armstrong, Robt. Wm. Anderson, Freeman G. Brynolson, Adolph W. Hartz, Joseph Winship, Stewart E. Smith, Reinhold H. Luepke, Charles E. Frederick, Wm. H. Bergherm, John M. Steele, Martin J. Brennan, Madge H. Williams, Samuel M. McCormack, Herbert Kirkpatrick, Mary C. Crider, Eugene C. Brunner, Olive H. Blake; Manager, Butcher, Carpenter, Clerk, Executive, Manufacturer, Retired, Architect, Chemist; 43 names not given.....	290,427

74 \$2,000 claims.....	148,000
93 \$1,000 claims.....	93,000
Industrial: Co. No. 1, 17 claims.....	3,921
SHELTON—\$32,000	
\$5,000 to \$8,000: Mark E. Reed.....	6,162
\$3,000 to \$5,000: J. A. Sheffield, George R. Myhre.....	4,000
2 \$2,000 claims.....	2,000
2 \$1,000 claims.....	2,000
SOUTH BEND—\$30,000	
\$8,000 to \$12,000: John H. Drissler.....	4,000
2 \$2,000 claims.....	2,000
2 \$1,000 claims.....	2,000
SPOKANE—\$1,575,000	
Marion E. Hay.....	42,100
Charles Lewis.....	34,500
Kenneth C. Barclay.....	30,000
\$25,000 to \$30,000: Robt. L. Jones, Thomas F. Spencer.....	55,533
\$20,000 to \$25,000: Dr. George W. Roberts; 50,000 name not given.....	50,000
\$15,000 to \$20,000: Glenn S. Hardin; Contractor.....	31,093
Name not given.....	15,000
\$8,000 to \$12,000: Denis F. Hallahan; 5 names not given.....	61,117
\$5,000 to \$8,000: Claude E. Munsel, Augustine J. Harvey, George W. Wragg; 3 names not given.....	39,688
\$3,000 to \$5,000: Elmer L. Muhs, Arthur J. Shaw, John A. Mastalka, Isaac N. Griffith, Robert H. Greene, Walter J. Davenport, Floyd L. Daggett, Ernest H. Winfield, John A. Faust, Arthur E. Lee; Realtor, Orchardist; 13 names not given.....	105,186
25 \$2,000 claims.....	50,000
51 \$1,000 claims.....	51,000

TACOMA—\$1,266,000	
\$20,000 to \$25,000: Wm. R. Lee; 2 names not given.....	71,000
Name not given.....	20,000
Name not given.....	13,362
\$8,000 to \$12,000: Joseph T. Lee; 2 names not given.....	32,000
\$5,000 to \$8,000: 5 names not given.....	41,698
\$3,000 to \$5,000: Adolph Miller, A. F. Albertson, J. Bruce; Attorney, Sales-	

man; Stevedore; 19 names not given.....	105,071
18 \$2,000 claims.....	36,000
23 \$1,000 claims.....	23,000
TOPPENISH—\$46,000	
Name not given.....	17,500
Name not given.....	12,398
\$3,000 to \$5,000: Lincoln J. Diehl; Farmer; 1 name not given.....	11,014
1 claim.....	1,000
VANCOUVER—\$96,000	
Name not given.....	8,000
\$3,000 to \$5,000: Wm. J. Kinney.....	13,400
6 \$2,000 claims.....	6,000
6 \$1,000 claims.....	6,000
WAITSBURG—\$33,000	
Name not given.....	12,500
\$5,000 to \$8,000: Alpha O. Fox.....	6,000
\$3,000 to \$5,000: 2 names not given.....	6,000
2 \$1,000 claims.....	2,027
WALLA WALLA—\$205,000	
Name not given.....	70,000
Name not given.....	30,000
Name not given.....	10,000
Name not given.....	6,000
\$3,000 to \$5,000: Oliver De Witt, Homer M. Brown; Journalist; 3 names not given.....	23,030
7 \$2,000 claims.....	14,000
8 \$1,000 claims.....	8,000

WASHTUCNA—\$19,000	
\$3,000 to \$5,000: George W. Gildersleeve; 1 name not given.....	8,745
2 \$2,000 claims.....	4,000
WENATCHEE—\$172,000	
Clifford W. White.....	35,000
Name not given.....	32,400
\$15,000 to \$20,000: Vernon L. Garner.....	12,000
Name not given.....	12,000
\$3,000 to \$5,000: Willard J. Flynn, John L. Hampton; 1 name not given.....	9,500
6 \$2,000 claims.....	12,000
4 \$1,000 claims.....	4,000
YAKIMA—\$265,000	
Name not given.....	21,500
\$15,000 to \$20,000: 4 names not given.....	71,712
\$12,000 to \$15,000: John A. Starr; 1 name not given.....	27,337
Name not given.....	10,000
\$3,000 to \$5,000: Charles A. Schmidt; 3 names not given.....	16,374
10 \$2,000 claims.....	20,000
20 \$1,000 claims.....	20,000
ZILLAH—\$15,000	
\$3,000 to \$5,000: Nathan N. Neiman, Robert D. Herod; 1 claim.....	2,000

Cash Value Keeps Policy in Force Unknown to Beneficiary

TACOMA, WASH.—The Northern Life issued a policy to Earl Sage of Tacoma in September, 1919. Monthly premiums were paid until September, 1925, but on Oct. 1 the contract lapsed because of non-payment of premiums. Not long after the Sage family moved to Tennessee, but mail sent to them was returned unopened. The company inquired of references on the policy and made all the usual steps to locate the family without avail. In April, 1926, the Tacoma representative made further efforts to locate them without success and for the time investigation was dropped.

Subsequent to the last investigation the family, unknown to the insurance company, returned to Tacoma, where on July 7, 1929, Mr. Sage died. Mrs. Sage received \$1,000 from another company, but, knowing the Northern Life policy had lapsed in 1925, assumed it had no value. She remarried and the depression brought hard times to her and her six children. They built a two-room house out of materials salvaged from the wrecking of an office building.

In April of this year an investigator for the welfare department asked her: "Did your husband ever have any other insurance besides the policy you told me about?" "Yes," she replied, "there was an old policy with the Northern Life, but it lapsed several years before Mr. Sage's death." "Have you ever discussed it with a representative of the company?" "No, I haven't, but if you think I should, I will."

She found the policy, torn and stained, but still legible and took it to the company's manager at Tacoma, Harold Braman. He forwarded it to the home office for checking. The claim department found that, while the policy had lapsed in October, 1925, the remaining cash value had been sufficient to purchase continued insurance up to January, 1930, and, as the policyholder's death occurred in July, 1929, the beneficiary was entitled to payment of \$3,000.—"Northern Light," Northern Life Insurance Co.

WEST VIRGINIA	
Total Payments in State.....	\$29,200,000
Decrease in Payments in 1933.....	\$100,000
Percentage of Decrease.....	1%
Rank in Payments among States.....	29th
Rank in Population.....	27th
Payments Per Capita.....	\$16.90

ATHENS—\$44,000	
Name not given.....	40,000
BECKLEY—\$65,000	
Name not given.....	7,000
2 \$2,000 claims.....	4,000
2 \$1,000 claims.....	2,000
BLUEFIELD—\$155,000	
Contractor.....	7,881
\$3,000 to \$5,000: Russell S. Ritz; Collector; 1 name not given.....	11,010
5 \$2,000 claims.....	10,000
3 \$1,000 claims.....	3,000
BUCKHANNON—\$42,000	
\$5,000 to \$8,000: Oren J. Hearer.....	2,500
\$3,000 to \$5,000: Charles D. Neely.....	2,000
2 \$1,000 claims.....	2,000
CHARLESTON—\$816,000	
Name not given.....	225,000
Name not given.....	133,000
Name not given.....	100,000
Name not given.....	45,861
Mortician.....	30,000
Name not given.....	17,000

MARSHALL—\$300,000	
Name not given.....	300,000
MORGANTHAU—\$1,000,000	
Name not given.....	1,000,000
MOUNTAIN VIEW—\$1,000,000	
Name not given.....	1,000,000
MOUNTAIN VIEW—\$1,000,000	
Name not given.....	1,000,000
MOUNTAIN VIEW—\$1,000,000	
Name not given.....	1,000,000

THE MANHATTAN LIFE INSURANCE COMPANY

654 Madison Avenue at 60th Street
NEW YORK CITY

Founded 1850

THOMAS E. LOVEJOY, President

Preferred Risk
Family Income
Retirement Annuity

Endowment
Salary Savings
Double Indemnity

Life
Modified Life
Disability

WEST VIRGINIA—Continued

\$8,000 to \$12,000: Wm. Rieley; 3 names not given 39,000
 \$5,000 to \$8,000: Josiah Hughes; 1 name not given 14,000
 \$3,000 to \$5,000: Angus W. Brown, Daisy M. Beard, Oden M. Pullen, John C. Gilmer; 3 names not given 34,000
 5 \$2,000 claims 10,000
 19 \$1,000 claims 19,000
 Industrial: Co. No. 2, 13 claims 2,762
 Industrial: Co. No. 10, 142 claims 29,161

CLARKSBURG—\$297,000

Gail H. Cottrill 40,000
 Name not given 25,000
 \$8,000 to \$12,000: 2 names not given 20,000
 Station Operator 5,953
 \$3,000 to \$5,000: Carl Nelson; 3 names not given 17,000
 2 \$2,000 claims 4,000
 3 \$1,000 claims 3,000
 Industrial: Co. No. 11 5,793

CLAY—\$62,000

Oscar L. Hall 57,000
 1 claim 1,000

ELKVIEW—\$55,000

Name not given 12,191
 \$3,000 to \$5,000: Wm. F. Walker

ELM GROVE—\$13,000

Name not given 10,000

FAIRMONT—\$238,000

Executive 46,163
 Charles Powell 35,000
 James R. Smoot 32,500
 Executive 10,085
 \$3,000 to \$8,000: Engineer, Executive 12,412
 \$2,000 to \$5,000: Mary E. Sidwell; 2 names not given 11,000
 4 \$1,000 claims 4,000
 Industrial: Co. No. 10, 39 claims 6,767
 Industrial: Co. No. 11, 4,037

FOLLANSBEE—\$147,000

Name not given 71,000
 Name not given 44,000
 Name not given 10,000
 2 \$2,000 claims 4,500

GARY—\$17,000

\$3,000 to \$5,000: Walter J. Kearns; 2 names not given 13,000

GRAFTON—\$70,000

Name not given 10,000
 1 claim 2,000
 1 claim 1,012
 Industrial: Co. No. 11 3,345

HAMBLETON—\$17,000

\$12,000 to \$15,000: Charles A. Roberts

HUNTINGTON—\$765,000

Coal Business 50,155
 \$3,000 to \$12,000: Z. Warner Chapman, Charles H. Nowery, Thomas C. Patterson; 1 name not given 40,500
 \$5,000 to \$8,000: Retired; 4 names not given 29,560
 \$3,000 to \$5,000: Robert G. Thabet, Wm. J. Fredeking, Murlie D. Beck, Horley C. Hoyner; 7 names not given 44,413
 11 \$2,000 claims 22,000
 23 \$1,000 claims 23,000
 Industrial: Co. No. 2, 16 claims 2,877
 Industrial: Co. No. 6, 65 claims 12,200
 Industrial: Co. No. 10, 150 claims 28,160

KENILWORTH—\$82,000

Name not given 75,000
 Name not given 5,000

KEYSER—\$55,000

\$5,000 to \$8,000: Merchant, Retired 10,308
 1 claim 1,000

LOGAN—\$87,000

Name not given 50,000
 Name not given 15,000
 Name not given 10,000
 1 claim 2,500

MARTINSBURG—\$126,000

\$20,000 to \$25,000: Glenn M. Pitzer 8,000
 \$3,000 to \$5,000: 2 names not given 5,000
 2 \$2,000 claims 4,000
 4 \$1,000 claims 4,000

MONTGOMERY—\$26,000

Name not given 10,000
 Salesman 6,153
 2 \$1,000 claims 2,000

MORGANTOWN—\$191,000

Name not given 38,645
 Farmer 12,388
 Glass Decorator 5,012
 \$2,000 to \$5,000: Wm. C. Knotts 2,000
 1 claim 2,000
 3 \$1,000 claims 3,000
 Industrial: Co. No. 11 4,397

MOUNDSVILLE—\$50,000

Salesman 5,003
 \$3,000 to \$5,000: James W. Garvin

MOUNT ZION—\$14,000

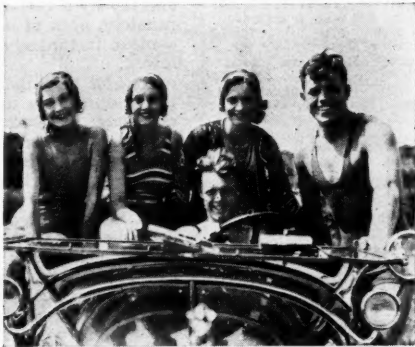
Name not given 12,000

PARKERSBURG—\$332,000

Name not given 90,000
 Name not given 20,000
 Housewife 10,065
 Name not given 7,500
 \$3,000 to \$5,000: 4 names not given 20,000

SOUTH CHARLESTOWN—\$113,000

Name not given 50,000
 Name not given 25,000
 Name not given 13,700
 Name not given 10,000
 1 claim 2,000
 1 claim 1,000



Every one looks back on the happy days of youth but unless fathers are thoughtful enough to provide for adequate life insurance, youth must be spent in offices and factories instead of in school and in glorious vacations.

6 \$2,000 claims 12,000
 12 \$1,000 claims 12,000
 Industrial: Co. No. 10, 107 claims 16,631

PETERSBURG—\$17,000

\$8,000 to \$12,000: Robert Groves

PHILIPPI—\$35,000

Name not given 25,000
 Name not given 5,000
 1 claim 1,026

POINT PLEASANT—\$25,000

Name not given 9,343
 Name not given 5,000
 1 claim 2,016

PRINCETON—\$81,000

\$12,000 to \$15,000: 2 names not given 30,000
 Name not given 6,000
 Name not given 4,000
 1 claim 2,000
 5 \$1,000 claims 5,000

SHEPHERDSTOWN—\$18,000

\$8,000 to \$12,000: Charles R. Owens

WESTON—\$51,000

\$3,000 to \$5,000: Reuel B. Fuller

5 \$2,000 claims 10,000
 1 claim 1,000
 Industrial: Co. No. 11 554

WHEELING—\$1,089,000

Name not given 137,000
 Name not given 75,000
 Name not given 34,565
 Name not given 26,000
 \$8,000 to \$12,000: Retired; 5 names not given 59,366
 \$5,000 to \$8,000: Bookkeeper; 1 name not given 11,514
 \$3,000 to \$5,000: Henry L. Rice, Wm. H. Abbott, John H. Wenzlick; Manager; 7 names not given 44,365
 15 \$2,000 claims 30,000
 45 \$1,000 claims 45,000
 Industrial: Co. No. 4, 32 claims 7,778
 Industrial: Co. No. 10, 150 claims 28,160
 Industrial: Co. No. 11 22,554

WISCONSIN

Total Payments in State \$65,500,000
 Increase in Payments in 1933 \$500,000
 Percentage of Increase 1%
 Rank in Payments among States 13th
 Rank in Population 14th
 Payments Per Capita \$22.30

ALLENTON—\$25,000

\$5,000 to \$8,000: Peter A. Ritger, Laurence H. Breselow 14,337
 Name not given 5,000
 2 \$1,000 claims 2,000

AMERY—\$25,000

\$5,000 to \$8,000: Oscar Friberg 8,000
 4 \$2,000 claims 8,000
 2 \$1,000 claims 2,000

ANTIGO—\$91,000

Eugene J. Donohue 37,000
 Name not given 10,451
 \$5,000 to \$8,000: Edward F. Buchen 3,000

APPLETON—\$292,000

Name not given 46,500
 Name not given 35,000
 \$15,000 to \$20,000: Roger T. Trulup 41,773
 \$8,000 to \$12,000: 4 names not given 14,065
 \$5,000 to \$8,000: Wm. C. Wilhams; 1 name not given 14,065
 \$3,000 to \$5,000: Levi E. Sugarman, Wm. Riley; 3 names not given 26,133
 11 \$2,000 claims 22,000
 16 \$1,000 claims 16,000

ASHLAND—\$90,000

\$3,000 to \$5,000: 3 names not given 10,000
 2 \$2,000 claims 4,000
 4 \$1,000 claims 4,000

BANGOR—\$69,000

Oscar Hussa 55,000
 Executive 5,033
 \$3,000 to \$5,000: Frank B. Gissler

BARABOO—\$56,000

\$3,000 to \$5,000: Earl B. Hall; 1 name not given 6,000
 3 \$2,000 claims 6,000
 4 \$1,000 claims 4,000

BARRON—\$22,000

\$8,000 to \$12,000: Archibald D. Galloway 5,000
 Name not given 1,000
 1 claim 1,000

BEAVER DAM—\$72,000

\$8,000 to \$12,000: Louis J. Ziegler 2,000
 \$3,000 to \$5,000: Bryan D. Draginis 5,000
 1 claim 2,000
 5 \$1,000 claims 5,000

BELOIT—\$354,000

Guy R. Davis 52,000
 Joseph Stone 38,000
 Name not given 36,000
 Name not given 35,000
 Name not given 20,000
 Name not given 10,000
 \$5,000 to \$8,000: Merchant; Foreman 10,076
 \$3,000 to \$5,000: Joseph A. Janvrin, Fred E. Tuttle, George A. Landstorfer; 1 name not given 16,500
 12 \$2,000 claims 24,000
 7 \$1,000 claims 7,000

BRILLION—\$24,000

Name not given 3,000

FOND DU LAC—\$303,000

Name not given 40,000
 Name not given 22,000
 \$8,000 to \$12,000: Gordon F. O'Connor 5,000
 \$5,000 to \$8,000: Chas. I. Snow, Patrick H. Martin, Theodore E. Hinkes, Restaurant Owner; 1 name not given 32,473

CHIPPEWA FALLS—\$106,000

\$25,000 to \$30,000: John J. Black 20,000
 \$8,000 to \$12,000: 2 names not given 20,000
 \$3,000 to \$5,000: Theodore T. Mathieu; 1 name not given 8,000
 7 \$2,000 claims 14,000
 4 \$1,000 claims 4,000

COCHRANE—\$17,000

Name not given 10,500
 2 \$1,000 claims 2,000

DARLINGTON—\$20,000

\$5,000 to \$8,000: Patrick McQuaid 4,000
 4 \$1,000 claims 4,000

DEFERE—\$50,000

\$3,000 to \$5,000: Grover T. McGeehan; 1 name not given 8,000
 2 \$1,000 claims 2,000

DODGEVILLE—\$31,000

Name not given 6,000
 \$3,000 to \$5,000: 2 names not given 10,000
 1 claim 2,445
 1 claim 1,001

EAST TROY—\$39,000

Name not given 25,000
 Name not given 10,000

EAU CLAIRE—\$240,000

\$8,000 to \$12,000: 2 names not given 20,000
 \$3,000 to \$5,000: 2 names not given 10,000
 5 \$2,000 claims 10,000
 8 \$1,000 claims 8,000

EDGERTON—\$36,000

4 \$2,000 claims 8,000
 4 \$1,000 claims 4,000

ELKHORN—\$34,000

Lumberman 10,116
 \$5,000 to \$8,000: Wm. H. Riddiford 3,000
 3 \$2,000 claims 6,000
 1 claim 1,000

FAIRWATER—\$24,000

\$12,000 to \$15,000: Chas. W. Kuehn 3,000
 3 \$1,000 claims 3,000

HARTFORD—\$51,000

\$5,000 to \$8,000: John G. Liven; 1 name not given 11,298
 Name not given 5,000
 1 claim 2,500
 5 \$1,000 claims 5,000

HAYWOOD—\$32,000

\$25,000 to \$30,000: Wayne C. Peck 21,000
 Name not given 5,941
 2 \$1,000 claims 2,000

HIGHLAND—\$33,000

Name not given 21,000
 Name not given 5,941
 2 \$1,000 claims 2,000

HUDSON—\$23,000

\$8,000 to \$12,000: Frank P. O'Connell 6,000
 Name not given 3,000
 2 \$1,000 claims 2,750

IRON RIDGE—\$23,000

\$12,000 to \$15,000: F. F. Molchauer 5,000
 Name not given 100,000
 \$8,000 to \$12,000: Harry B. Moore; 1 name not given 18,500

JANESVILLE—\$334,000

Name not given 100,000
 \$12,000 to \$15,000: Roy E. Lawson 4,666
 \$3,000 to \$5,000: Franklin F. Lewis, Frank P. Smiley; 2 names not given 14,587
 9 \$2,000 claims 19,000
 13 \$1,000 claims 13,000

JEFFERSON—\$51,000

Name not given 33,244
 2 \$2,000 claims 4,000
 2 \$1,000 claims 2,000

KENOSHA—\$590,000

Name not given 30,848
 Name not given 14,500
 Name not given 12,000
 \$5,000 to \$8,000: Albert E. Manthey; 1 name not given 14,000
 \$3,000 to \$5,000: Clerk; 1 name not given 8,819
 10 \$2,000 claims 20,000
 19 \$1,000 claims 19,000

KEWASKUM—\$46,000

Name not given 17,053
 Name not given 10,000
 \$3,000 to \$5,000: 2 names not given 10,000
 1 claim 2,000
 1 claim 1,000

LA CROSSE—\$411,000

\$25,000 to \$30,000: 2 names not given 54,135
 Name not given 15,410
 \$8,000 to \$12,000: 5 names not given 47,707
 \$5,000 to \$8,000: 3 names not given 20,271
 \$3,000 to \$5,000: Bernhard C. Brandenburg; 1 name not given 9,000
 8 \$2,000 claims 16,000
 12 \$1,000 claims 12,000

LAKE MILLS—\$36,000

\$12,000 to \$15,000: Edward C. Seacker 6,000
 3 \$2,000 claims 6,000
 1 claim 1,000

LITTLE CHUTE—\$24,000

Name not given 3,085

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New methods, new policies, new energy and cooperation to help you succeed—backed by a mature, 37-year record of strength and sound operation. Opportunities here for alert, experienced, hard-hitting managers and general agents. Personalized training and constant supervision. Investigate these openings now. Write today. We invite you to investigate our financial statement.

YEOMEN MUTUAL LIFE INSURANCE COMPANY

A. H. HOFFMAN, PRESIDENT

Home Office: Des Moines

WISCONSIN—Continued

3 \$2,000 claims.....	6,000
1 claim.....	1,031
LODI—\$32,000	
\$15,000 to \$20,000: Chas. H. Mandeville.....	2,000
1 claim.....	2,000
2 \$1,000 claims.....	2,000
LOMIRA—\$16,000	
Name not given.....	10,000
MADISON—\$541,000	
\$20,000 to \$25,000: Franklin E. Bump; 1 name not given.....	49,000
Name not given.....	20,000
\$12,000 to \$15,000: Clarence E. Hult.....	30,088
\$8,000 to \$12,000: Carl B. Fritz; Dentist; 1 name not given.....	30,088
\$5,000 to \$8,000: Edgar C. Meyer, Thomas O. Anderson; Engineer; 2 names not given.....	27,571
\$3,000 to \$5,000: George P. Schlotthauer, George H. Weaver, Mary T. McRoberts, Edward F. Buellesbach, Fred B. Thurber; Salesman; 9 names not given.....	57,600
21 \$2,000 claims.....	42,000
19 \$1,000 claims.....	19,000
MANITOWOC—\$1,161,000	
George Vite.....	818,000
Executive.....	95,441
Name not given.....	25,000
Name not given.....	16,000
\$8,000 to \$12,000: 2 names not given.....	20,000
\$5,000 to \$8,000: 2 names not given.....	12,446
\$3,000 to \$5,000: Joseph P. Burke; 1 name not given.....	10,000
8 \$2,000 claims.....	16,000
17 \$1,000 claims.....	17,000
MARINETTE—\$110,000	
\$3,000 to \$5,000: Arthur G. White; 1 name not given.....	7,000
4 \$2,000 claims.....	8,000
7 \$1,000 claims.....	7,000
MARSHFIELD—\$105,000	
Name not given.....	12,000
2 \$2,000 claims.....	4,014
5 \$1,000 claims.....	5,000
MENASHA—\$227,000	
George D. Barnes.....	150,000
Name not given.....	25,977
Name not given.....	6,000
\$3,000 to \$5,000: 4 names not given.....	16,000

1 claim.....	2,000
4 \$1,000 claims.....	4,000
MENOMONIE—\$54,000	
\$3,000 to \$5,000: Student; 3 names not given.....	15,374
5 \$2,000 claims.....	10,000
3 \$1,000 claims.....	3,000
MERRILL—\$35,000	
\$3,000 to \$5,000: 2 names not given.....	10,000
1 claim.....	2,036
7 \$1,000 claims.....	7,000
MILWAUKEE—\$11,652,000	
Executive.....	150,653
Name not given.....	126,000
Adolph L. Wirt.....	112,749
Name not given.....	100,000
Emil Hokanson.....	97,500
Name not given.....	82,500
Name not given.....	65,000
Name not given.....	60,000
Adolph J. Scheid.....	59,000
Name not given.....	50,000
Name not given.....	45,000
Name not given.....	45,000
Arthur A. Gross.....	44,000
Name not given.....	43,000
A. J. Tangher.....	42,000
Frank W. Fellenz.....	40,000
Name not given.....	38,000
Josef Husak.....	35,000
Paul R. McKee.....	34,059
Name not given.....	34,000
Name not given.....	34,000
Wm. J. Perkins.....	33,546
\$25,000 to \$30,000: 3 names not given.....	81,588
\$20,000 to \$25,000: John E. Rilling; 13 names not given.....	333,905
\$15,000 to \$20,000: Wm. J. Oswald; 8 names not given.....	163,115
\$12,000 to \$15,000: Henry J. Niederman, Carl B. Fritz, George L. Mueller; 15 names not given.....	251,997
\$8,000 to \$12,000: David S. Burke, Wm. F. Gerretson; 23 names not given.....	249,734
\$5,000 to \$8,000: Wm. J. Root, Chas. Mallschke, John F. Katska, Lewis Post, Meyer Fein, Chas. H. Chell, James B. Leddom; Accountant, Salt Merchant; 15 names not given.....	152,475
\$3,000 to \$5,000: Raymond M. Steiner, Wm. Schwartz, Clarence F. Rouiller, Stanislaus A. Rakowski, Hans Rasmussen, Meta F. Gross, Joseph M. Murray,	

Eugene E. Hemmings, George J. Kurtz, Hugo Kraenzlein, Louis H. Kressin, Wallace Franzen, Adolph N. Miller, Albert T. Friedmann, David K. Gillespie, Joseph H. Ball, W. A. Ladwig, Erick Feldman, Henry C. Vanderlo, Paul A. Schroeder, Chester J. Mayer, Edward Herzog, Jesse D. Hughes, Wm. E. Hendricks, Gunda E. Althoen; Saleslady, Merchant; 56 names not given.....	359,334
110 \$2,000 claims.....	220,000
193 \$1,000 claims.....	193,000
Industrial: Co. No. 1, 77 claims.....	12,098
MINOCQUA—\$15,000	
\$5,000 to \$8,000: Samuel Harwich.....	1,000
\$3,000 to \$5,000: George L. Mape.....	1,000
1 claim.....	1,000
MONROE—\$42,000	
3 \$2,000 claims.....	6,000
8 \$1,000 claims.....	8,000
MOUNT HOREB—\$21,000	
\$8,000 to \$12,000: Alois Goebel.....	2,500
1 claim.....	2,500
NEENAH—\$71,000	
\$3,000 to \$5,000: Merchant; 2 names not given.....	12,913
3 \$2,000 claims.....	6,000
5 \$1,000 claims.....	5,000
NEW GLARUS—\$31,000	
\$20,000 to \$25,000: Albert Schlatter.....	2,000
2 \$1,000 claims.....	2,000
NEW LISBON—\$22,000	
\$8,000 to \$12,000: Fred H. Schiefelbein.....	3,000
\$3,000 to \$5,000: Fred C. Clow.....	1,000
1 claim.....	1,000
NEW RICHMOND—\$31,000	
Retired.....	5,031
\$3,000 to \$5,000: 3 names not given.....	13,226
4 \$1,000 claims.....	4,500
OAKFIELD—\$20,000	
Name not given.....	5,000
1 claim.....	2,000
3 \$1,000 claims.....	3,000
OCONOMOWOC—\$45,000	
\$3,000 to \$5,000: Wm. P. Moldenhauer, Chas. H. Schuele.....	7,056
1 claim.....	2,000
6 \$1,000 claims.....	6,000

OCONTO—\$57,000	
\$3,000 to \$5,000: 2 names not given.....	6,217
6 \$2,000 claims.....	12,000
1 claim.....	1,000
OSHKOSH—\$464,000	
\$20,000 to \$25,000: Morris Block, Walter E. Jones.....	45,000
\$15,000 to \$20,000: Chris M. Genal; 1 name not given.....	40,000
\$12,000 to \$15,000: 2 names not given.....	30,000
\$8,000 to \$12,000: 3 names not given.....	30,613
\$5,000 to \$8,000: Frank E. Domke; 2 names not given.....	18,115
\$3,000 to \$5,000: Junot N. Porter, Frank V. Anunson; 7 names not given.....	37,178
12 \$2,000 claims.....	24,000
20 \$1,000 claims.....	20,000
PHILLIPS—\$30,000	
\$8,000 to \$12,000: Raymond H. Rishel; 1 name not given.....	21,000
1 claim.....	2,000
1 claim.....	1,000
PLATTEVILLE—\$31,000	
\$5,000 to \$12,000: Frank Kramer.....	9,062
\$3,000 to \$5,000: George F. Meyer; 1 name not given.....	2,000
2 \$1,000 claims.....	2,000
PLYMOUTH—\$80,000	
Calvin Helming.....	31,500
Salesman.....	10,045
\$3,000 to \$5,000: 2 names not given.....	8,000
2 \$2,000 claims.....	4,000
3 \$1,000 claims.....	3,000
PORTAGE—\$62,000	
Name not given.....	10,000
Name not given.....	6,019
\$3,000 to \$5,000: Wm. E. Jones, Joseph N. Eulberg.....	6,051
1 claim.....	2,500
2 \$1,000 claims.....	2,000
PORT WASHINGTON—\$37,000	
\$8,000 to \$12,000: Ernest G. Aeton.....	2,000
1 claim.....	2,000
3 \$1,000 claims.....	3,000
PRINCETON—\$20,000	
\$3,000 to \$5,000: Victor Yahr.....	2,000
1 claim.....	2,000
3 \$1,000 claims.....	3,000
RACINE—\$685,000	
Conrad M. Fox.....	44,000
Name not given.....	25,000
Name not given.....	15,000
\$8,000 to \$12,000: Joseph G. Fredelake.....	27,194
\$3,000 to \$5,000: Bartholomew C. Thronson, Harry C. Breheim, Agnes Melke; 4 names not given.....	28,000
14 \$2,000 claims.....	28,000
6 \$1,000 claims.....	6,000
Industrial: Co. No. 1, 9 claims.....	2,383
RHINELANDER—\$110,000	
\$15,000 to \$20,000: M. H. Raymond.....	8,500
\$5,000 to \$8,000: Edward K. Rick.....	8,000
4 \$2,000 claims.....	8,500
8 \$1,000 claims.....	8,000
RICHLAND CENTER—\$36,000	
\$3,000 to \$5,000: Edgar J. Hoeling, Oscar A. Melgard.....	5,500
1 claim.....	2,500
1 claim.....	1,200
RIPON—\$48,000	
Name not given.....	6,000
\$3,000 to \$5,000: Wm. R. Dysart; 1 name not given.....	9,070
5 \$2,000 claims.....	10,000
1 claim.....	1,000
RIVER FALLS—\$21,000	
Name not given.....	10,000
Name not given.....	5,000
2 \$1,000 claims.....	2,000
SHAWANO—\$34,000	
Name not given.....	6,500
\$3,000 to \$5,000: 2 names not given.....	10,000
3 \$1,000 claims.....	3,500
SHEBOYGAN—\$458,000	
Otto A. Mueller.....	77,500
Name not given.....	53,170
Name not given.....	53,000
\$25,000 to \$30,000: Wm. C. Roenitz.....	20,000
\$20,000 to \$25,000: Wm. Jung.....	18,445
\$5,000 to \$8,000: Merchant; Manager; 5 names not given.....	45,442
\$3,000 to \$5,000: Julius E. Hamcheck, Jacob Montaba, Paul Holzhausen; 3 names not given.....	24,000
6 \$2,000 claims.....	12,000
16 \$1,000 claims.....	16,000

How Could Anyone Be Anything But Enthusiastic About Life Insurance

MILWAUKEE.—Twenty years ago when my husband and I were married we did as so many couples do—decided to plan for the future and lay by a certain amount of our earnings. Fortunately, both of us were believers in life insurance—most fortunately, in view of the facts that followed.

At first my husband received a good salary, and the dividends in the company were allowed to accumulate. We saved consistently and invested in good bonds and securities. Then, my husband went into business for himself, and for a time all was fine, though going into business necessitated selling some of our securities.

In 1929, some of our bonds depreciated in value—as did most every one's—and some disappeared altogether. Then we began truly to appreciate our insurance. The amount of the payments on the policies became difficult to meet, but the dividends that had accrued, helped meet the payments, and we did not have to drop a single policy. As times grew even harder with the depression, our insurance began to be more valuable to us. The investments we had made could not yield us anything in the market, but our insurance could, and did, make us loans on the policies that helped us through a very stringent stress in the business.

Then, very suddenly, my husband died; and the insurance he had, made all the difference in the world to my children and me. Had we saved only in investments and real-estate, we should have had very little left in 1933. But the insurance was all there!

My husband had arranged two of the larger policies on the income-plan, taking care of me for life, and for the children for ten years in one case, and for 20 in another. One policy, we used in paying the funeral expenses, paying up back bills, and starting a savings account. Two other policies, payable in cash, we left with the insurance company, receiving the interest monthly, to augment the income from the first two policies.

And even leaving the insurance with the company has been a help for this reason! My husband died just at the close of the "banking holiday" declared by the government, and had I had to take the whole amount in cash, I should not have known what to do with it.

As I say, we always did believe in insurance, but the full justification of that belief has come to me through the fact that we are living where, and as, we had lived, my daughter's college course has not been interrupted, my son is in high school, and I need not worry for the future.

How could any one be other than enthusiastic about life-insurance when it has meant all this, aside from the feeling of security that my husband must have had in the knowledge that, if all did not go well with him, the ones whom he most cared for, would be provided for.—Mrs. W. J. Perkins.

Three Reasons

1. Strength and financial solidity mean more to prospects these days than ever before.
2. Modern policies, up-to-date sales helps, and fast service make easier the way of the salesman.
3. Agency contracts that give the developer a vested interest in the organization developed through his own efforts, appeal strongly to ambitious men.

These are some of the reasons why low-pressure field men with energy, confidence and experience who are seeking new connections, will be interested in the development program we have launched in Washington, Oregon and California.

MONTANA LIFE INSURANCE COMPANY

Enduring as the Mountains

HELENA, MONTANA

Address Lee Cannon, Superintendent of Agencies, for further information.

SHEBOYGAN FALLS—\$30,000	
\$5,000 to \$8,000: Rev. Martin C. Rusland.....	2,500
\$3,000 to \$5,000: Adolph O. Wachter.....	1,000
1 claim.....	2,500
1 claim.....	1,000
SHULSBURG—\$13,000	
\$5,000 to \$8,000: John Habenstreit.....	1,000
1 claim.....	1,000
SOMERS—\$55,000	
Name not given.....	50,000
1 claim.....	1,000
STEVENS POINT—\$129,000	
Name not given.....	8,373
\$3,000 to \$5,000: John A. Murat, Carl S. Sorenson; 4 names not given.....	21,081
5 \$2,000 claims.....	11,000
9 \$1,000 claims.....	9,000
STOUGHTON—\$34,000	
\$5,000 to \$8,000: Alfred Eliason.....	5,000
Name not given.....	4,000
3 \$1,000 claims.....	3,000
SUPERIOR—\$205,000	
\$3,000 to \$5,000: Edwin T. Bartruff; 3 names not given.....	15,099
5 \$2,000 claims.....	10,000
16 \$1,000 claims.....	16,000
THIENSVILLE—\$18,000	
Name not given.....	13,404
1 claim.....	1,000
TOMAHAWK—\$25,000	
Name not given.....	10,000
2 \$2,000 claims.....	4,000
1 claim.....	1,000
TWO RIVERS—\$105,000	
Name not given.....	6,000
\$3,000 to \$5,000: Albert M. Farrell.....	2,000
1 claim.....	2,000
9 \$1,000 claims.....	9,000
VERONA—\$18,000	
\$5,000 to \$8,000: Edgar H. Nadler.....	3,000
\$3,000 to \$5,000: John Meyer.....	1,000
1 claim.....	1,000
WATERFORD—\$27,000	
Housewife.....	10,044
\$5,000 to \$8,000: Wilnot G. Ludington; 1 name not given.....	11,400
1 claim.....	7,000
WATERTOWN—\$101,000	
Name not given.....	9,217
\$5,000 to \$8,000: 2 names not given.....	13,500
\$3,000 to \$5,000: Henry F. Schlueter; 1 name not given.....	8,425
5 \$2,000 claims.....	10,000
4 \$1,000 claims.....	4,000
WAUKESHA—\$175,000	
Name not given.....	40,000
\$3,000 to \$5,000: James M. Harvey, Urban Ruckert; 3 names not given.....	21,000
4 \$2,000 claims.....	8,000
16 \$1,000 claims.....	16,000
WAUPUN—\$58,000	
Name not given.....	26,500
\$3,000 to \$5,000: Thomas M. Welch, William G. Pluim; Farmer.....	12,515
WAUSAU—\$222,000	
Walter H. Bissell.....	271,000
Name not given.....	50,000

WISCONSIN—Continued

Fred DeVoe 40,000
\$20,000 to \$25,000: Frank Kelly, Frank Winniger; Proprietor 69,178
\$12,000 to \$15,000: Fawler O. Stone 17,500
\$8,000 to \$12,000: Peter L. Goerling; 1 name not given 20,000
\$5,000 to \$8,000: Lumberman; 1 name not given 12,016
\$3,000 to \$5,000: Lucius H. Wheeler, Harry C. Berger, Benton O. Winch, Leroy M. Duncan, Anton V. Marks, Wm. J. Theisen; 4 names not given 42,152
\$2,000 to \$3,000: 16,000
\$1,000 to \$2,000: 10,000

WAUWATOSA—\$217,000

Name not given 37,500
\$15,000 to \$20,000: 3 names not given 55,837
Name not given 13,934
\$8,000 to \$12,000: 2 names not given 21,896
\$5,000 to \$8,000: 3 names not given 20,517
\$3,000 to \$5,000: H. R. Jessel, Wm. F. Woolard, Albert C. Fahsel, Hugo L.

G. Sauer, Jr.; 3 names not given 26,898
\$2,000 to \$3,000: 10,007
\$1,000 to \$2,000: 17,000

WEST ALIS—\$148,000

\$3,000 to \$5,000: Nicholas M. Marks, Albert Bloedorn; 2 names not given 17,500
\$2,000 to \$3,000: 6,000
\$1,000 to \$2,000: 4,000

WEST BEND—\$48,000

Name not given 3,000
\$2,000 to \$3,000: 8,000
\$1,000 to \$2,000: 5,000

WEST DEPERE—\$31,000

Name not given 18,694
1 claim 2,506
2 \$1,000 claims 2,000

WHITEFISH BAY—\$231,000

Name not given 125,000
Name not given 50,000
Name not given 50,000
1 claim 1,000

WHITEWATER—\$33,000

\$3,000 to \$5,000: 3 names not given 12,182
1 claim 2,789
4 \$1,000 claims 4,224

WINNECONNE—\$14,000

Manufacturer 10,015

WYOMING

Total Payments in State \$2,800,000
Decrease in Payments in 1933 \$100,000
Percentage of Decrease 3%
Rank in Payments among States 48th
Rank in Population 47th
Payments Per Capita \$12.45

BASIN—\$24,000

\$8,000 to \$12,000: Charles C. Vogl, Sr., Guy R. Brill 20,000

BIG PINEY—\$19,000

Name not given 16,132

CASPER—\$167,000

Name not given 10,000
Name not given 3,800
\$2,000 to \$3,000: 17,500
\$1,000 to \$2,000: 2,000

CHEYENNE—\$186,000

\$8,000 to \$12,000: R. H. Fason 5,140
\$5,000 to \$8,000: Pitt Covert, Louis P. House; Inspector, Attorney; 3 names not given 26,575
\$2,000 to \$5,000: 8,000
\$1,000 to \$2,000: 11,000

CODY—\$14,000

Manager 4,098
1 claim 2,011

GREEN RIVER—\$73,000

Elvin F. Scheidegger 58,000
1 claim 2,000
1 claim 1,000

LARAMIE—\$61,000

\$8,000 to \$12,000: Alfred E. Davis 10,000

LINGLE—\$15,000

\$3,000 to \$5,000: Leopold L. Tonkins 3,526
3 \$1,000 claims 3,526

RAWLINS—\$39,000

\$3,000 to \$5,000: 2 names not given 6,000
2 \$1,000 claims 2,000

RECLUSE—\$9,000

Name not given 5,000
1 claim 1,000

RIVERTON—\$16,000

Merchant 5,041
\$3,000 to \$5,000: Oscar A. Branting 2,000
2 \$1,000 claims 2,000

SHERIDAN—\$32,000

\$3,000 to \$5,000: John J. Moran 6,000
3 \$2,000 claims 6,000
3 \$1,000 claims 3,000

TORRINGTON—\$42,000

Manager 7,085
\$3,000 to \$5,000: Merle A. Eaton 8,500
4 \$2,000 claims 8,500
2 \$1,000 claims 2,000

WORLAND—\$11,000

Name not given 8,000

BRITISH COLUMBIA

CAMPBELLTON—\$33,000

James C. McDonald 30,000

KELOWNA—\$34,000

Name not given 7,000
\$3,000 to \$5,000: David S. Jones-Evans; 2 names not given 12,000
2 \$2,000 claims 4,000
1 claim 1,000

NANAIMO—\$20,000

Name not given 7,000
\$3,000 to \$5,000: Conrad Reifel 2,000
1 claim 1,038

NORTH VANCOUVER—\$21,000

Name not given 19,500

NEW WESTMINSTER—\$55,000

Name not given 11,000
\$3,000 to \$5,000: Wm. J. Hacking; 2 names not given 14,000
7 \$2,000 claims 14,000
6 \$1,000 claims 6,000

TERRACE—\$24,000

\$5,000 to \$8,000: Donald L. McNeill; 1 name not given 14,000
Name not given 5,000
1 claim 1,000

VANCOUVER—\$1,713,000

Name not given 32,071
Name not given 28,000
Name not given 24,100
\$15,000 to \$20,000: 3 names not given 59,000
\$12,000 to \$15,000: Nathan Swartz; 4 names not given 73,500
\$8,000 to \$12,000: H. F. Nobbs; 3 names not given 38,500
\$5,000 to \$8,000: Edward Archibald, Walter F. Osborne, John F. Boyd, C. L. Kirk; Retired; 6 names not given 77,639
\$3,000 to \$5,000: Wm. Sugarman, Wm. J. Butt, James C. Trusty, R. H. Miller, Russell H. McDuffie, Alice G. Perkins, Arthur R. Lamb, John Sleeman, M. McIntyre; Insurance Agent, Retired; 9 names not given 81,334
25 \$2,000 claims 50,000
49 \$1,000 claims 49,000

VERNON—\$18,000

\$8,000 to \$12,000: Harold F. Beattie 2,000
1 claim 2,000

VICTORIA—\$480,000

John Galt 50,000
Name not given 12,500
\$8,000 to \$12,000: 2 names not given 22,000
Name not given 5,000
\$3,000 to \$5,000: Thomas E. Beveridge, Joseph M. Paterson; 2 names not given 16,358
16 \$2,000 claims 32,500
20 \$1,000 claims 20,000

MANITOBA

BRANDON—\$228,000

Wm. F. McGuinness 43,500
\$5,000 to \$8,000: Charles Reed; 1 name not given 12,000
\$3,000 to \$5,000: 2 names not given 8,000
4 \$2,000 claims 8,000
5 \$1,000 claims 5,000

DAUPHIN—\$18,000

\$8,000 to \$12,000: W. Roberson 2,000
1 claim 2,000

NEELIN—\$18,000

\$3,000 to \$5,000: Alec L. Lockerby 2,000

PORTAGE LA PRAIRIE—\$30,000

4 \$2,000 claims 8,000
2 \$1,000 claims 2,000

SAINT JAMES—\$50,000

Name not given 43,000
Name not given 8,800
\$3,000 to \$5,000: J. A. Stratton 2,000

WINNIPEG—\$2,465,000

Name not given 49,000
\$25,000 to \$30,000: Herbert B. Kirby 25,000
\$15,000 to \$20,000: Joseph Shafer; 2 names not given 56,500
Name not given 14,000
\$8,000 to \$12,000: George B. Voorheis, Chas. A. Monkman, G. M. Sibbald; Optometrist; 5 names not given 90,451
\$5,000 to \$8,000: Wm. J. N. Butt, Alexander White, John S. Douglas; 2 names not given 38,177

NOVA SCOTIA

CHETICAMP—\$23,000

\$15,000 to \$20,000: Chas. W. Aucoin 2,000
1 claim 2,000
2 \$1,000 claims 2,000

DARTMOUTH—\$22,000

Name not given 10,000
1 claim 2,000
2 \$1,000 claims 2,000

HALIFAX—\$440,000

Name not given 15,000
Name not given 10,000
\$5,000 to \$8,000: Pharmacist; 1 name not given 12,000
\$3,000 to \$5,000: Wm. E. Mitchell, Arthur B. Mitchell; 1 name not given 10,000
10 \$2,000 claims 20,000
21 \$1,000 claims 21,000

NEW GLASGOW—\$39,000

Name not given 13,000

SYDNEY—\$83,000

Name not given 27,150
\$15,000 to \$20,000: Joseph I. Sadofsky 9,000
\$3,000 to \$5,000: 2 names not given 2,000
1 claim 2,000
7 \$1,000 claims 7,000

WINDSOR—\$24,000

Name not given 9,000
Merchant 5,036
Name not given 4,000
1 claim 1,000

YARMOUTH—\$22,000

\$8,000 to \$12,000: Ralph H. Davis 3,500
3 \$1,000 claims 3,500

ONTARIO

AMHERSTBURG—\$24,000

Name not given 17,440
2 \$1,000 claims 2,600

ARNPRIOR—\$24,000

Name not given 6,500
1 claim 2,151
4 \$1,000 claims 4,000

AUGUSTA TOWNSHIP—\$18,000

Name not given 15,000

AURORA—\$22,000

Name not given 4,000
3 \$2,000 claims 6,400

BELLEVILLE—\$233,000

Name not given 22,365
\$5,000 to \$8,000: 3 names not given 20,500
Name not given 4,000
7 \$2,000 claims 14,000
11 \$1,000 claims 11,005

BRAMPTON—\$22,000

Name not given 10,000
2 \$2,000 claims 4,000

BRANTFORD—\$207,000

Kenneth L. Smith 45,642
Name not given 24,000
Name not given 15,444
\$8,000 to \$12,000: 2 names not given 20,000
\$5,000 to \$8,000: Realtor; 2 names not given 20,014
\$3,000 to \$5,000: 2 names not given 7,006

BRIDGEPORT—\$33,000

Name not given 23,813

BROOKVILLE—\$72,000

Merchant 20,152
\$3,000 to \$5,000: E. S. Taylor; 2 names not given 13,284
3 \$2,000 claims 6,000
7 \$1,000 claims 7,000

BYRON—\$17,000

\$12,000 to \$15,000: Dr. F. H. Pratten 1,551
\$3,000 to \$5,000: Stephen A. Wilkinson 1,896
1 claim 1,896

CHAPLEAU—\$24,000

Physician 1,551
\$3,000 to \$5,000: Stephen A. Wilkinson 1,896
1 claim 1,896

CHATHAM—\$118,000

\$15,000 to \$20,000: Walter H. Taylor 1,551
\$8,000 to \$12,000: Wm. Trotter 1,896
\$5,000 to \$8,000: Robt. B. Reid; 1 name not given 13,000
3 \$2,000 claims 6,000
9 \$1,000 claims 9,000

CORNWALL—\$24,000

Name not given 6,000
Name not given 3,850
5 \$1,000 claims 5,000

30 years of
never faltering service
to agents makes the
Guaranty Life outstanding
as an agents' company

modern, liberal policy contracts,
a strong financial foundation,
experienced, sincere management
are yours when you represent
this sound, progressive company

Lee J. Dougherty, President

Guaranty Life Insurance Co.
Davenport, Iowa

CANADA
IN LARGER CITIES

ALBERTA

CALGARY—\$408,000

Name not given 32,242
Name not given 30,000
\$8,000 to \$12,000: Edward J. Young; 3 names not given 38,191
\$5,000 to \$8,000: Jonathan Good; 5 names not given 36,550
Name not given 5,000
\$2,000 to \$3,000: 12,000
\$1,000 to \$2,000: 13,000

CARMANGAY—\$17,000

\$12,000 to \$15,000: F. Hubka 1,000

EDMONTON—\$387,000

\$25,000 to \$30,000: Edgar W. Allen 20,255
\$12,000 to \$15,000: John H. Young, A. Peebles; 1 name not given 39,850
Name not given 10,000
\$5,000 to \$8,000: 2 names not given 16,000
\$3,000 to \$5,000: Charles R. Gillespie, R. E. McLaughlin, Chester Mallett, John

C. Bowen, W. M. McNob

10 \$2,000 claims 20,000
6 \$1,000 claims 6,000

LETHBRIDGE—\$61,000

Name not given 9,000
\$3,000 to \$5,000: J. E. Theobald, Wm. Hyssop; 1 name not given 12,011
3 \$2,000 claims 6,000
2 \$1,000 claims 2,000

LOUGHEED—\$18,000

\$8,000 to \$12,000: Patrick J. Daly 2,000
1 claim 2,000

MEDICINE HAT—\$78,000

\$5,000 to \$8,000: Oliver Boyd; 1 name not given 14,500
\$3,000 to \$5,000: 2 names not given 6,000
2 \$2,000 claims 4,000
2 \$1,000 claims 2,000

PEACE RIVER—\$17,000

Name not given 12,000
1 claim 1,000

ONTARIO—Continued

DUNDAS—\$23,000	Name not given..... 19,467	man, G. Lipman; 6 names	Name not given..... 76,234	143 \$1,000 claims..... 143,000	\$5,000 to \$8,000: Pierrett
\$5,000 to \$8,000: 2 names	Name not given..... 14,000	not given..... 42,280	Name not given..... 75,000	TRENTON—\$37,000	Richard; Broker; 1 name
not given..... 11,050	Name not given..... 8,038	12 \$2,000 claims..... 24,000	Name not given..... 70,000	\$3,000 to \$5,000: 2 names	not given..... 18,540
1 claim..... 2,000	\$5,000 to \$8,000: 2 names	26 \$1,000 claims..... 26,000	Name not given..... 53,500	not given..... 10,000	\$3,000 to \$5,000: Joseph A.
2 \$1,000 claims..... 2,000	not given..... 15,000	OWEN SOUND—\$32,000	Edward L. Wittlaufer..... 44,185	2 \$2,000 claims..... 4,000	Picher, Arthur A. Gobeil,
FENWICK—\$16,000	\$3,000 to \$5,000: 3 names	\$5,000 to \$8,000: Chas. H.	Name not given..... 42,000	5 \$1,000 claims..... 5,000	J. B. Z. Delisle; 6 names
\$5,000 to \$8,000: Raymond	not given..... 11,000	Thompson..... 4,000	Name not given..... 37,000	WALKERVILLE—\$34,000	not given..... 33,163
P. May; 1 name not	4 \$2,000 claims..... 8,000	2 \$2,000 claims..... 4,000	Name not given..... 34,680	Name not given..... 15,000	20 \$2,000 claims..... 40,000
given..... 11,084	15 \$1,000 claims..... 15,000	4 \$1,000 claims..... 4,000	Name not given..... 33,000	Name not given..... 10,000	13 \$1,000 claims..... 13,000
1 claim..... 1,500	LINDSAY—\$23,000	PERTH—\$24,000	Name not given..... 32,000	Name not given..... 6,000	RIVIERE-DU-LOUP—
FOREST HILL VILLAGE—	Name not given..... 11,000	Name not given..... 9,136	Name not given..... 30,098	2 \$2,000 claims..... 4,116	\$23,000
\$419,000	2 \$1,000 claims..... 2,000	4 \$1,000 claims..... 4,000	Name not given..... 30,000	7 \$1,000 claims..... 7,000	\$8,000 to \$12,000: Ludger
Name not given..... 414,000	LISTOWEL—\$31,000	PETERBORO—\$20,000	\$25,000 to \$30,000: 3 names	WALLACEBURG—\$49,000	N. Laviole
PORT ERIE NORTH—	Name not given..... 20,000	\$3,000 to \$5,000: Rose L.	not given..... 80,503	Name not given..... 12,110	\$3,000 to \$5,000: Joseph L.
\$28,000	Name not given..... 6,000	Reed; 1 name not given	\$15,000 to \$20,000: W. J.	\$5,000 to \$8,000: Chas. B.	Berube; 1 name not
\$3,000 to \$5,000: G. Fritz;	1 claim..... 1,000	1 claim..... 10,000	Cluff, Alfred Bicknell,	Jackson	given..... 6,163
2 names not given..... 13,000	LONDON—\$326,000	2 claim..... 2,000	George E. Chambers;	\$3,000 to \$5,000: Andrew F.	1 claim..... 1,000
1 claim..... 2,000	Name not given..... 101,301	PORT COLBORNE—\$33,000	Manager; 6 names not	Johnston	STE ANNE DE BELLEVUE
3 \$1,000 claims..... 3,000	Name not given..... 45,308	\$3,000 to \$5,000: Gustaf	given..... 224,032	8 \$1,000 claims..... 8,000	—\$17,000
FORT FRANCES—\$32,000	Name not given..... 45,000	Hultgren..... 2,000	\$13,000 to \$20,000: Chas.	WATERFORD—\$38,000	Name not given..... 7,500
\$8,000 to \$12,000: Allan	Name not given..... 22,000	1 claim..... 2,000	Biothe, H. P. Ritchie,	Name not given..... 20,085	1 claim..... 1,961
McLennan..... 2,000	Name not given..... 18,000	4 \$1,000 claims..... 4,000	James McMillan, Francis	2 \$2,000 claims..... 4,000	SAINT JEAN—\$23,000
1 claim..... 2,000	\$12,000 to \$15,000: 2 names	RIDGEWAY—\$21,000	C. Annesley; 5 names not	2 \$1,000 claims..... 2,000	\$3,000 to \$5,000: Alfred
FORT WILLIAM—\$21,000	not given..... 27,500	1 claim..... 2,000	given..... 187,799	WATERLOO—\$168,000	Camarache..... 2,000
Name not given..... 6,000	\$8,000 to \$12,000: Nathaniel	5 \$1,000 claims..... 5,000	\$12,000 to \$15,000: Roy M.	Name not given..... 75,000	4 \$1,000 claims..... 4,000
1 claim..... 2,500	Mills, Robert I. Watson;	SAINT MARY'S—\$26,000	Miller, Daniel W. Fraser;	\$20,000 to \$25,000: 2 names	SAINT LAMBERT—\$26,000
3 \$1,000 claims..... 3,000	2 names not given..... 39,500	\$3,000 to \$5,000: Andrew	8 names not given..... 124,873	not given..... 50,000	Name not given..... 13,000
GALT—\$116,000	\$3,000 to \$5,000: James W.	McVittie..... 2,000	McCord, Daniel Danson,	\$8,000 to \$12,000: 2 names	Name not given..... 6,000
Name not given..... 16,500	Sleet, Nathaniel A. Tunks;	5 \$1,000 claims..... 5,000	Wm. A. Dawson; Mer-	not given..... 18,000	1 claim..... 2,500
\$8,000 to \$12,000: 3 names	15,000	SAINT THOMAS—\$104,000	chant, Attorney; 19 names	\$5,000 to \$8,000: George H.	SHERBROOKE—\$50,000
not given..... 30,000	3 names not given..... 15,000	Name not given..... 47,000	not given..... 263,191	Aletter	Name not given..... 5,000
\$3,000 to \$5,000: 2 names	5 \$2,000 claims..... 10,000	\$12,000 to \$15,000: Emory	\$5,000 to \$8,000: H. L. M.	\$3,000 to \$5,000: 2 names	3 \$2,000 claims..... 6,000
not given..... 8,500	24 \$1,000 claims..... 24,000	A. Clark; 1 name not	Weller, J. H. Lugsdin,	6 \$1,000 claims..... 6,000	9 \$1,000 claims..... 9,000
1 claim..... 8,500	MAGOG—\$25,000	given..... 27,750	Thomas J. R. Cook, James	WHITBY—\$29,000	TROIS RIVIERES—\$116,000
12 \$1,000 claims..... 12,000	Name not given..... 22,000	3 \$2,000 claims..... 6,000	C. Graham-Browne, John	Name not given..... 10,000	\$8,000 to \$12,000: 2 names
GUELPH—\$83,000	1 claim..... 2,000	4 \$1,000 claims..... 4,000	P. MacLachlan, James	5 \$1,000 claims..... 5,000	not given..... 20,000
Name not given..... 25,000	4 \$1,000 claims..... 4,000	SARNIA—\$70,000	Shewan, Lloyd T. Veitch,	WINDSOR—\$405,000	Name not given..... 6,000
Name not given..... 8,000	MIDLAND—\$22,000	Name not given..... 29,590	Frederick A. Davidson,	Name not given..... 35,000	\$3,000 to \$5,000: J. Lorenzo
1 claim..... 2,000	Name not given..... 4,750	\$8,000 to \$12,000: Wm. L.	Clarence R. Vanstone,	\$20,000 to \$25,000: Thomas	Paquin, J. A. Germain 10,000
8 \$1,000 claims..... 8,000	1 claim..... 2,000	Phillips; 1 name not	Chas. A. Tambllyn, Louis	M. Cooper White	2 \$2,000 claims..... 4,000
HAMILTON—\$1,315,000	4 \$1,000 claims..... 4,000	given..... 20,000	Caplan, Isaac W. Housser,	\$8,000 to \$12,000: Robert C.	5 \$1,000 claims..... 5,000
Name not given..... 32,500	NAPANEE—\$76,000	7 \$1,000 claims..... 7,000	Wm. H. Matthews; Sup-	Corey, Wm. E. Gundy; 2	VALEFIELD—\$43,000
Chas. B. Martin..... 31,700	Name not given..... 32,000	SAULT STE MARIE—	erintendent, Realtor;	names not given..... 38,000	\$8,000 to \$12,000: Harmis-
Name not given..... 25,000	\$15,000 to \$20,000: G. H.	\$48,000	Dentist, Student; 20	Name not given..... 5,500	das Philas
\$15,000 to \$20,000: Archi-	Anderson..... 5,606	Name not given..... 10,000	Shields, Gordon S. Ral-	\$3,000 to \$5,000: 3 names	\$5,000 to \$8,000: Armand
bald Rickards..... 8,298	\$5,000 to \$8,000: W. M.	\$3,000 to \$5,000: 3 names	ston, Thomas McWhirter,	not given..... 12,838	Clermont
\$8,000 to \$12,000: Peter P.	Howitt..... 5,000	not given..... 13,500	Jack D. Cummings, Alex-	2 \$2,000 claims..... 4,000	\$3,000 to \$5,000: Nestor
Grant, W. V. M. Shaver;	5 \$1,000 claims..... 5,000	5 \$1,000 claims..... 5,000	ander McDonald, Thomas	15 \$1,000 claims..... 15,000	Wallot; 1 name not given
Insurance Agent; 3 names	NEW HAMBURG—\$109,000	SCHUMAKER—\$27,000	Symington, James H.	WOODSTOCK—\$31,000	3 \$1,000 claims..... 3,000
not given..... 63,673	Name not given..... 8,298	\$8,000 to \$12,000: 2 names	Kerr, Joseph C. S. May,	Name not given..... 6,000	WATERLOO—\$25,000
\$5,000 to \$8,000: 6 names	Name not given..... 3,000	not given..... 22,000	Joe Nesker, John H.	1 claim..... 2,000	Name not given..... 10,000
not given..... 36,180	1 claim..... 2,000	1 claim..... 1,000	Stratford, Harold A.	5 \$1,000 claims..... 5,000	\$3,000 to \$5,000: Louis
\$3,000 to \$5,000: T. W.	NIAGARA FALLS—\$80,000	SINCOE—\$17,000	Truax, Chas. E. Barton,	WESTMOUNT—\$693,000	Tranchemontagne
Lester; Excise Officer; 5	Name not given..... 26,500	Name not given..... 6,000	Gabriel Kling; 42 names	Name not given..... 125,000	Name not given..... 125,000
names not given..... 23,508	Name not given..... 3,000	2 \$1,000 claims..... 2,367	not given..... 235,225	Name not given..... 40,000	Name not given..... 40,000
9 \$2,000 claims..... 18,000	3 \$2,000 claims..... 6,500	SMITH FALLS—\$27,000	not given..... 130,000	\$15,000 to \$20,000: 2 names	Norman W. Lyster..... 40,000
24 \$1,000 claims..... 24,000	3 \$1,000 claims..... 3,000	1 claim..... 2,500	SOURIS—\$18,000	not given..... 35,135	Name not given..... 7,000
HAWKESBURG—\$32,000	NORTH BAY—\$39,000	7 \$1,000 claims..... 7,000	Name not given..... 6,000	\$3,000 to \$5,000: Gordon S.	Carter; 1 name not given
\$8,000 to \$12,000: Dolard	Name not given..... 3,000	STRATFORD—\$151,000	2 \$1,000 claims..... 2,367	3 \$2,000 claims..... 6,000	2 \$1,000 claims..... 2,000
Millette..... 4,000	2 \$2,000 claims..... 4,000	Name not given..... 18,000	SAULT STE MARIE—	QUEBEC	
\$3,000 to \$5,000: Louis M.	8 \$1,000 claims..... 8,000	Name not given..... 13,000	\$48,000	CHARLOTTETOWN—	
Pelletier..... 1,000	NORWICH—\$25,000	Name not given..... 11,900	\$249,000	\$249,000	
1 claim..... 2,000	Name not given..... 21,000	Name not given..... 4,000	\$20,000 to \$25,000: 2 names	not given..... 42,000	
1 claim..... 1,000	OAKVILLE—\$268,000	5 \$2,000 claims..... 10,000	\$15,000 to \$20,000: James	15,000 to \$20,000: James	
HEARST—\$16,000	Name not given..... 65,000	5 \$1,000 claims..... 5,000	D. Stewart..... 12,000	\$3,000 to \$5,000: 2 names	
Name not given..... 11,000	Name not given..... 42,000	SCHUMAKER—\$27,000	\$3,000 to \$5,000: 2 names	not given..... 8,000	
1 claim..... 1,000	Name not given..... 35,000	\$8,000 to \$12,000: 2 names	5 \$1,000 claims..... 5,000	not given..... 8,000	
INGERSOLL—\$35,000	Name not given..... 25,000	1 claim..... 1,000	SOURIS—\$18,000	5 \$1,000 claims..... 5,000	
\$15,000 to \$20,000: George	Name not given..... 77,000	SINCOE—\$17,000	Name not given..... 6,000	1 claim..... 2,000	
G. McKay..... 4,000	\$8,000 to \$12,000: Russell	Name not given..... 6,000	2 \$1,000 claims..... 2,367	2 \$1,000 claims..... 2,000	
2 \$2,000 claims..... 4,000	W. Lyster..... 4,000	SMITH FALLS—\$27,000	1 claim..... 2,500	ARTHABASKA—\$10,000	
1 claim..... 1,000	ORILLIA—\$45,000	7 \$1,000 claims..... 7,000	1 claim..... 2,000	\$3,000 to \$5,000: 2 names	
IRROQUOIS—\$24,000	Name not given..... 15,000	STRATHROY—\$40,000	ARTHABASKA—\$10,000	not given..... 10,000	
Name not given..... 12,500	\$8,000 to \$12,000: 2 names	Name not given..... 7,750	\$3,000 to \$5,000: 2 names	2 \$2,000 claims..... 4,000	
4 \$1,000 claims..... 4,519	not given..... 20,000	Name not given..... 3,000	2 \$2,000 claims..... 4,000	2 \$1,000 claims..... 2,000	
ISLINGTON—\$26,000	1 claim..... 2,000	Name not given..... 4,000	5 \$2,000 claims..... 10,000	ASBESTOS—\$41,000	
Name not given..... 6,269	OSHAWA—\$49,000	Name not given..... 10,000	11 \$1,000 claims..... 11,000	\$5,000 to \$8,000: 38,568	
Name not given..... 5,000	\$15,000 to \$20,000: George	STRATHROY—\$40,000	TILLSONBURG—\$22,000	Joseph A. Bolduc..... 38,568	
1 claim..... 2,000	W. Henley..... 3,000	Name not given..... 7,000	Name not given..... 7,000	DUNDEE—\$17,000	
1 claim..... 1,000	\$8,000 to \$12,000: W. M.	1 claim..... 1,000	Name not given..... 3,000	\$8,000 to \$12,000: John W.	
KINGSTON—\$98,000	Christian..... 3,000	TILLSONBURG—\$22,000	2 \$2,000 claims..... 4,000	F. McMillan..... 1,000	
Name not given..... 23,000	\$5,000 to \$8,000: Wm. Mer-	Name not given..... 7,000	2 \$1,000 claims..... 2,000	1 claim..... 1,000	
\$3,000 to \$5,000: George P.	ritt..... 3,000	TORONTO—\$15,286,000	SUDBURY—\$47,000	HUNTINGDON—\$23,000	
Alarie; 1 name not given	3 \$1,000 claims..... 3,000	Name not given..... 381,000	\$5,000 to \$8,000: Wm. A.	Name not given..... 19,727	
2 \$2,000 claims..... 4,000	OTTAWA—\$935,000	Name not given..... 225,000	Whiden; 2 names not	1 claim..... 1,000	
18 \$1,000 claims..... 18,000	Name not given..... 21,050	Name not given..... 170,000	given..... 19,500	JOLIETTE—\$31,000	
KIRKLAND LAKE—\$29,000	\$15,000 to \$20,000: Thomas	Name not given..... 167,662	\$3,000 to \$5,000: Wm. J.	\$3,000 to \$5,000: Mathias	
Name not given..... 14,000	H. Martin; 1 name not	Name not given..... 155,000	Andrews; 2 names not	Paquin, Joseph E. As-	
1 claim..... 2,000	given..... 31,594	Name not given..... 129,500	given..... 13,000	selin..... 7,800	
1 claim..... 1,000	\$8,000 to \$12,000: Eugene	Name not given..... 85,500	3 \$1,000 claims..... 3,000	3 \$2,000 claims..... 6,000	
KITCHENER—\$248,000	Harel, Chas. E. Vail,	Name not given..... 77,225	LAC MEGANTIC—\$37,000	2 \$1,000 claims..... 2,000	
Name not given..... 41,210	Robt. Christie..... 29,000	Name not given..... 76,537	Leo Blais..... 32,280	LAC MEGANTIC—\$37,000	
Name not given..... 26,170	\$3,000 to \$5,000: Adrien E.	LAMBTON—\$80,000	1 claim..... 1,000	\$8,000 to \$12,000: John W.	
	A. Savage, J. J. P. O'Gor-	Name not given..... 78,500	LEVIS—\$48,000	F. McMillan..... 1,000	
		1 claim..... 1,000	Name not given..... 20,200	HUNTINGDON—\$23,000	
		TORONTO—\$15,286,000	Name not given..... 10,000	Name not given..... 19,727	
		Name not given..... 381,000	3 \$2,000 claims..... 6,000	1 claim..... 1,000	
		Name not given..... 225,000	2 \$1,000 claims..... 2,000	JOLIETTE—\$31,000	
		Name not given..... 170,000	LEVIS—\$48,000	\$3,000 to \$5,000: Mathias	
		Name not given..... 167,662	Name not given..... 20,200	Paquin, Joseph E. As-	
		Name not given..... 155,000	Name not given..... 10,000	selin..... 7,800	
		Name not given..... 129,500	3 \$2,000 claims..... 6,000	3 \$2,000 claims..... 6,000	
		Name not given..... 85,500	2 \$1,000 claims..... 2,000	2 \$1,000 claims..... 2,000	
		Name not given..... 77,225	LAC MEGANTIC—\$37,000	LAC MEGANTIC—\$37,000	
		Name not given..... 76,537	Leo Blais..... 32,280	\$8,000 to \$12,000: John W.	
		LAMBTON—\$80,000	1 claim..... 1,000	F. McMillan..... 1,000	
		Name not given..... 78,500	LEVIS—\$48,000	1 claim..... 1,000	
		1 claim..... 1,000	Name not given..... 20,200	HUNTINGDON—\$23,000	
		TORONTO—\$15,286,000	Name not given..... 10,000	Name not given..... 19,727	
		Name not given..... 381,000	3 \$2,000 claims..... 6,000	1 claim..... 1,000	
		Name not given..... 225,000	2 \$1,000 claims..... 2,000	JOLIETTE—\$31,000	
		Name not given..... 170,000	LEVIS—\$48,000	\$3,000 to \$5,000: Mathias	
		Name not given..... 167,662	Name not given..... 20,200	Paquin, Joseph E. As-	
		Name not given..... 155,000	Name not given..... 10,000	selin..... 7,800	
		Name not given..... 129,500	3 \$2,000 claims..... 6,000	3 \$2,000 claims..... 6,000	
		Name not given..... 85,500	2 \$1,000 claims..... 2,000	2 \$1,000 claims..... 2,000	
		Name not given..... 77,225	LAC MEGANTIC—\$37,000	LAC MEGANTIC—\$37,000	
		Name not given..... 76,537	Leo Blais..... 32,280	\$8,000 to \$12,000: John W.	
		LAMBTON—\$80,000	1 claim..... 1,000	F. McMillan..... 1,000	
		Name not given..... 78,500	LEVIS—\$48,000	1 claim..... 1,000	
		1 claim..... 1,000	Name not given..... 20,200	HUNTINGDON—\$23,000	
		TORONTO—\$15,286,000	Name not given..... 10,000	Name not given..... 19,727	
		Name not given..... 381,000	3 \$2,000 claims..... 6,000	1 claim..... 1,000	
		Name not given..... 225,000	2 \$1,000 claims..... 2,000	JOLIETTE—\$31,000	
		Name not given..... 170,000	LEVIS—\$48,000	\$3,000 to \$5,000: Mathias	
		Name not given..... 167,662	Name not given..... 20,200	Paquin, Joseph E. As-	
		Name not given..... 155,000	Name not given..... 10,000	selin..... 7,800	
		Name not given..... 129,500	3 \$2,000 claims..... 6,000	3 \$2,000 claims..... 6,000	
		Name not given..... 85,500	2 \$1,000 claims..... 2,000	2 \$1,000 claims..... 2,000	
		Name not given..... 77,225	LAC MEGANTIC—\$37,000 </		